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# City of Hamilton

## DEPARTMENT OF COMMUNITY DEVELOPMENT

1987/88 ANNUAL REPORT

URBAN MUNICIPAL
OCT 19 1988
GOVERNMENT DOCUMENTS

# THE DEPARTMENT

# OF

# COMMUNITY DEVELOPMENT

## 1987/88 ANNUAL REPORT

City of Hamilton

March 1988

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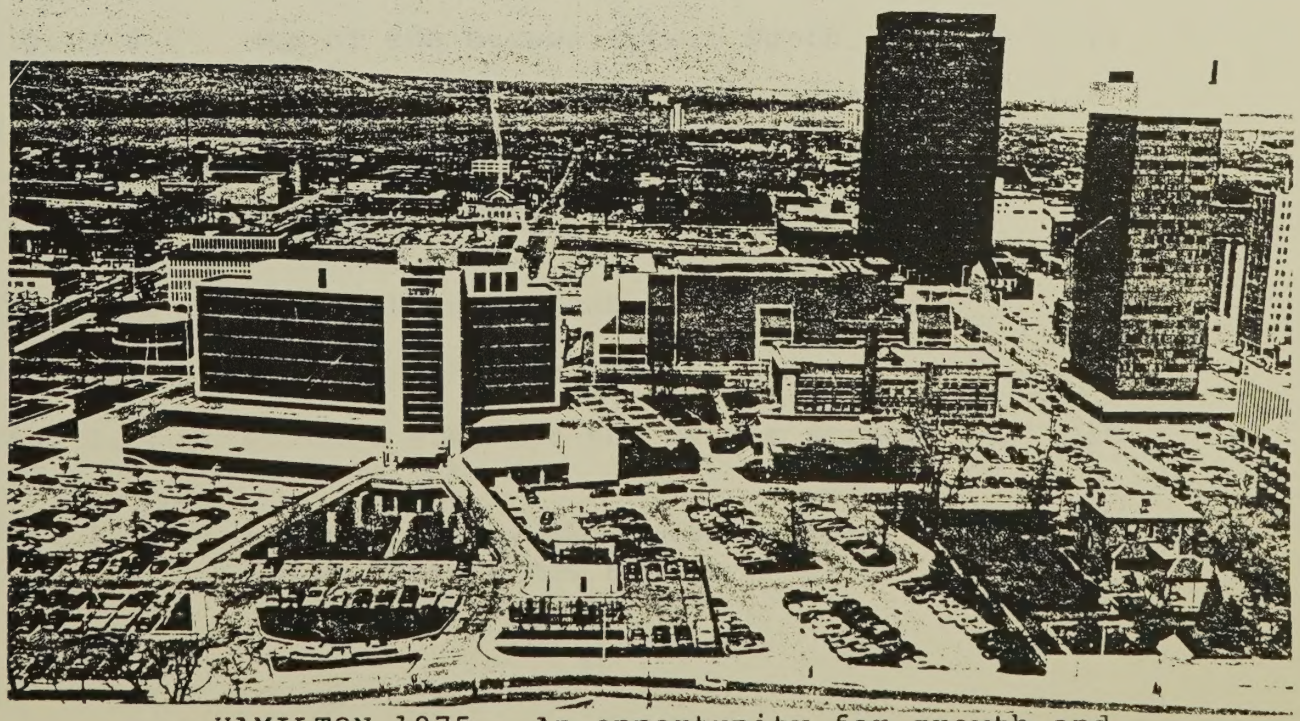

HAMILTON 1975 - An opportunity for growth and Economic Development

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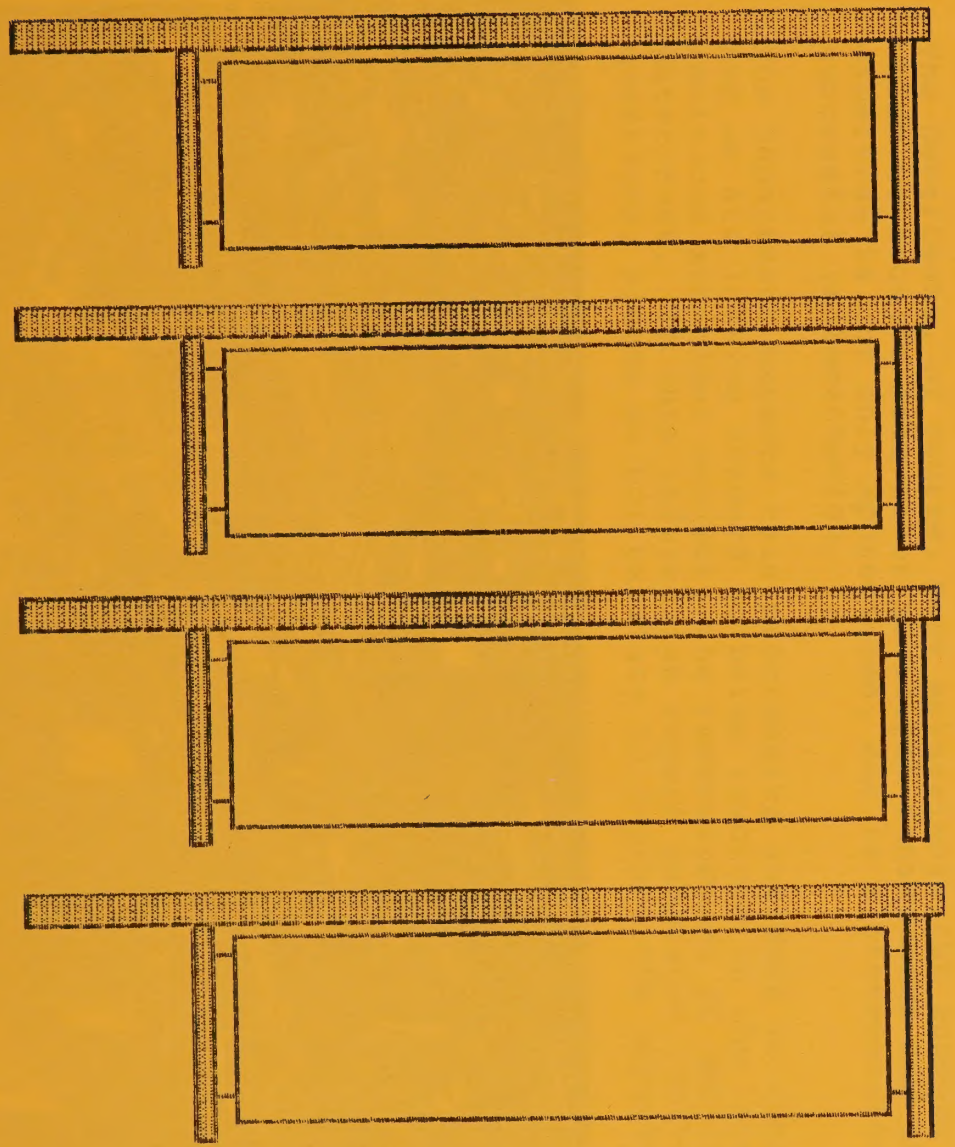
Note: All maps in this report are subject to change. For exact reference of area boundaries, please contact the Department of Community Development.



# INTRODUCTION

# 1. INTRODUCTION

## 1.1 Departmental Report

The Department of Community Development has formulated this report in order to provide the Planning and Development Committee, and City Council, with a synopsis of the activities of this Department. We hope the information will be helpful and graphically illustrate the tremendous impact City Council has had on the improvement of the social and physical fabric of the City of Hamilton.

The foresight and the financial commitment demonstrated by the City of Hamilton has placed this Community in the forefront in the implementation of rehabilitation and redevelopment programmes. The City of Hamilton's expertise is a model often cited by senior levels of government, and referrals and requests for direction are received weekly from other municipalities.

The Department, of course, must acknowledge the support which we receive from other municipal departments and their expertise is not only appreciated, but is a prerequisite to successful implementation.

The Department expects this progressive attitude to continue and we are looking forward to being involved in the latest ambitious municipal project, the redevelopment of Hamilton's Waterfront. If this information report generates further questions, please do not hesitate to contact the Department.

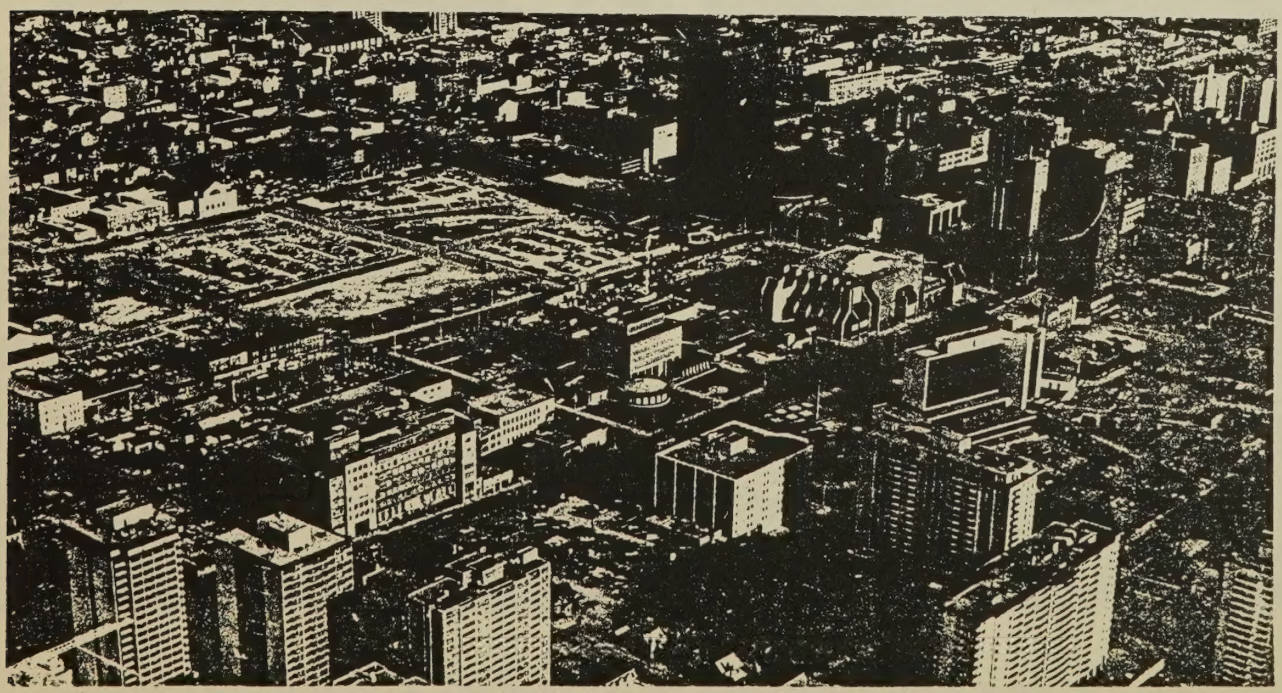


Fig. 1.1: Aerial View of Downtown Hamilton in 1975

## 1.2 Establishment of the Department of Community Development

City Council, at its meeting held June 27, 1972, in adopting Section 25 of the 26th Report for 1972 of the Board of Control, approved the establishment of the Department of Community Development in accordance with the recommendation of Woods, Gordon and Company, Management Consultants, in their (the Consultants') report dated May 1972.

As originally constituted, the Department was to be responsible for:

a) Application of the Minimum Standards By-law including a housing rehabilitation programme; and,

b) Completion of three Urban Renewal projects (i.e., Lloyd D. Jackson Square, the North End Community and York Street).

Fig. 1.2: Downtown Hamilton in 1975

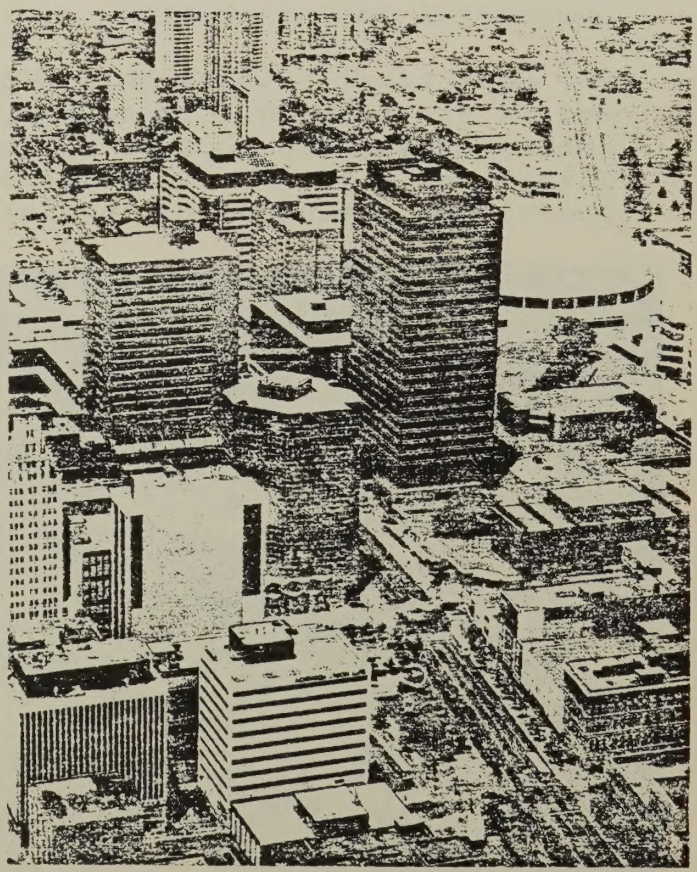


Fig. 1.3: Downtown Hamilton in 1987

The original staff complement, as approved, was ten persons, comprised of the existing staff from the **Urban Renewal Department** and the **Lloyd D. Jackson Square Co-ordinator's** Office, and the Department reported to City Council through the then **Community Development Committee.**

The acquisition and physical construction of the three Urban Renewal Projects has been virtually completed, and the day-to-day responsibilities for the co-ordination of the Lloyd D. Jackson Square development are now those of the Property Department. In respect of the Property Standards By-Law (74-74), as amended, the enforcement is now the responsibility of the Building Department.

As years progressed, the Department of Community Development became more involved in housing loans and various community/ neighbourhood renewal projects, as established by a number of Provincial/Municipal programmes and grants. In the early 1980s, the Department became responsible for the co-ordination and implementation of the **Downtown Hamilton Action Plan.** As recently as 1987, the Department of Community Development became responsible for overseeing the **Waterfront Park Project** and the **Municipal Non-Profit Housing Corporation.** All sections together have created a Capital Budget responsibility for the Department in the range of $60 million.

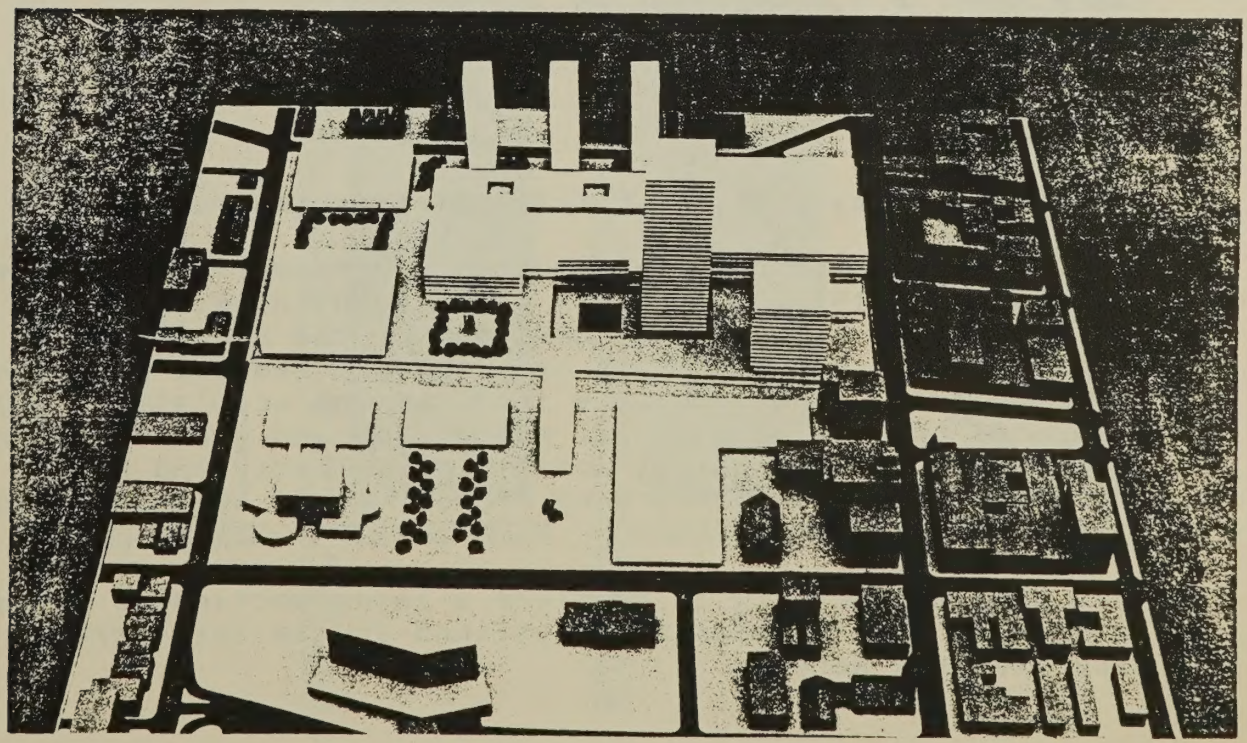


Fig. 1.4: A Concept Plan for the Civic Square, 1968
(Murray V. Jones, Architect and Associates)

## 1.3 Past Projects

### 1.3.1 Urban Renewal

These programmes originated in the City of Hamilton in 1964. Gross costs were shared 50% Federal; 25% Provincial; and 25% Municipal. With a gross budgetary allocation for acquisition, clearance and servicing ($45,379,100), the City of Hamilton selected one predominantly commercial area (Lloyd D. Jackson Square) and two predominantly residential areas (North End and York Street) for redevelopment. Gross allocation for these projects were as follows:

**Table 1.1: Urban Renewal Allocation**

| | |
|---|---|
| Lloyd D. Jackson Square | $29,022,900 |
| North End | $ 9,200,000 |
| York Street | $ 7,156,200 |

### 1.3.2 Neighbourhood Improvement Programme (N.I.P.)

The N.I.P. was a replacement for the Urban Renewal Programme for predominantly residential areas. Gross allocation for municipal neighbourhoods under this programme were:

**Table 1.2: N.I.P. Allocation**

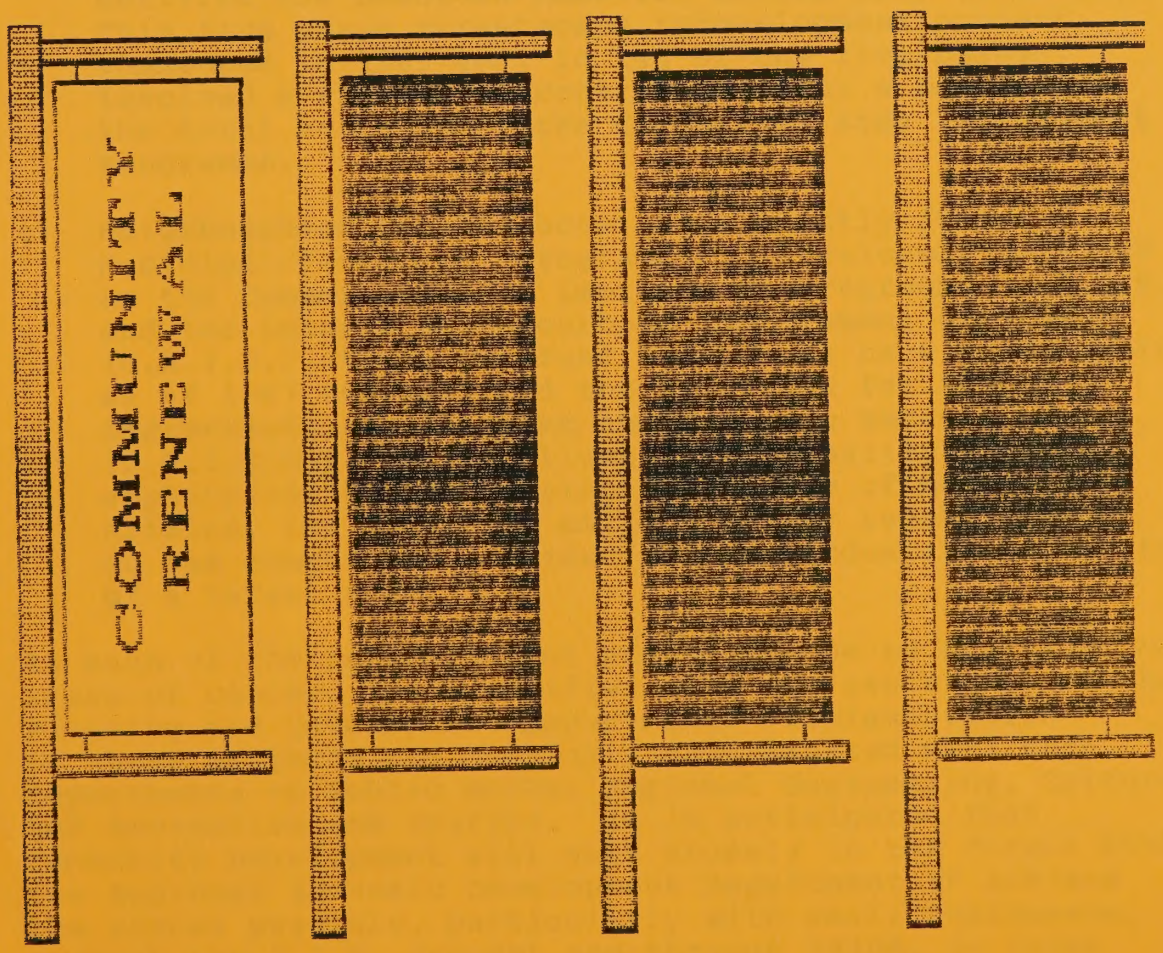
| | |
|---|---|
| Kirkendall-Strathcona | $ 2,580,000 |
| Gibson | $ 2,200,000 |
| Landsdale | $ 2,784,000 |

### 1.3.3 Community Services Contribution Programme

The Community Services Contribution Programme (C.S.C.P.) was instituted in 1979 and in 1980 was discontinued. As a component of N.I.P., it was designed by the Federal Government to involve "block granting" of federal funds to the provinces. The Programme involved the acquisition and clearance of some residential properties and warehouses in and around Caroline Street North near Mulberry and Mills Streets (Central Neighbourhood Park). Gross allocation for this was $2,400,000.

This enabled the City to complete a large portion of social programmes for the amenities outlined in the York Street Urban Renewal scheme.

# 2



## 2. COMMUNITY RENEWAL

### 2.1 Introduction

As its mandate, the Community Renewal section of the Department of Community Development addresses the revitalization of the older, fading fabric of selected areas and/or neighbourhoods within the City of Hamilton. These revitalization projects have been divided into three categories:

a) **The Business Improvement Area (B.I.A.) Concept**; working closely with the interested business groups through the B.I.A. designation process and, once the designating by-law has been passed, continuing this working relationship until the business group has achieved a comfortable level of efficiency.

b) **Central Business District (C.B.D.) Redevelopment** entitled the **Downtown Hamilton Action Plan (D.H.A.P.)**. This five phase streetscape redevelopment project commenced in 1983 and, in two of the five phases, involved a Provincial contribution for a portion of the total costs under the **Commercial Area Improvement Programme**.

c) **Neighbourhood Renewal** occurs via jointly funded Municipal/Provincial programmes. Previously referred to as the **Commercial Area Improvement Programme (C.A.I.P.)** and the **Ontario Neighbourhood Improvement Programme (O.N.I.P.)**, these two funding sources have been combined as of 1987 and entitled the **Programme for Renewal, Improvement, Development and Economic Revitalization (P.R.I.D.E.)**. PRIDE allows a municipality to make application to the Province, Ministry of Municipal Affairs, for financial assistance for redevelopment to the commercial, residential and industrial elements of a target area.

As each of the redevelopment projects come to fruition, new areas of concern are identified with the assistance of the Planning and Development Department. Implementation of these projects are carefully co-ordinated with such Departments as Public Works, Regional Engineering, Culture and Recreation and Traffic. It is anticipated that Community Development will work closely in the future with the Regional Economic Development Department to achieve the utmost possible, particularly with small businesses, through the B.I.A. concept and through PRIDE, in older industrial neighbourhoods.

## 2.2 Business Improvement Areas

The Business Improvement Area (B.I.A.) concept emerged in Ontario in the early 1970s in order to provide local business and retail uses the necessary legislation to upgrade their commercial areas. Under Section 217 of the Municipal Act (R.S.O. 1980), municipalities were given the power to designate business communities as B.I.A.s. The concept allowed traditional commercial areas to compete with the large scale indoor malls, as well as, provide a network of communication between businesses. By "banding together" merchants had the opportunity of increasing their marketability by establishing goals for their area through co-ordinated streetscape improvements and promotions.

In Hamilton, the B.I.A. concept evolved from a request made from the business people of the eastern portion of the Central Business District, which is today known as the **International Village**, to designate their street as a Business Improvement Area. A legally constituted B.I.A. may, with approval of City Council, appoint a Board of Management and adopt an annual budget; which may be spent to improve municipally-owned facilities within the designated area and/or promote the area as a singular shopping/business district.

The budget, which is approved by City Council, and subject to a general membership vote, is collected by the City, on behalf of the B.I.A., on a proportional, prorata basis. Values are based on the City's most recent account of business assessment figures for commercial uses within a B.I.A.'s boundaries.

The Department of Community Development co-ordinates and assists in the development of Business Improvement Areas in the City of Hamilton. To date, seven (7) B.I.A.s have been designated.

Fig. 2.1: A walk along James Street North

### 2.2.1 International Village B.I.A.

Starting in the early 1970s, the area along King Street East between Mary and Wellington streets became the first B.I.A. in the City of Hamilton, and was known then as the **Olde King Street East B.I.A.** The "Mall Committee" addressed key issues such as streetscape beautification, building restoration, and area revitalization in order to compete effectively with the nearby modern shopping areas.

After an eight year hiatus the business community began meeting again on issues concerning physical improvement. In 1986, the B.I.A. was reactivated, and became known as the **International Village B.I.A.** Prior to this, the area had been part of the **Downtown Hamilton Action Plan**, under Phase II of the development. Streetscape issues, including the **Banner Programme** had been implemented for the area, and this in turn has enhanced the international character of commercial district.

The Board of Management have been involved extensively with Phase IV of the Downtown Hamilton Action Plan, as it pertains to alleyway treatment and landscaping of the Jarvis Street Parking Lot. Benches were added to the existing street furniture in 1987, under the Commercial Improvement Programme.

In 1987, the B.I.A. held for the first time a **Street Festival**, which took place in the parking area of one of the members. The Board of Management plans to hold this event annually, along with other promotional events.

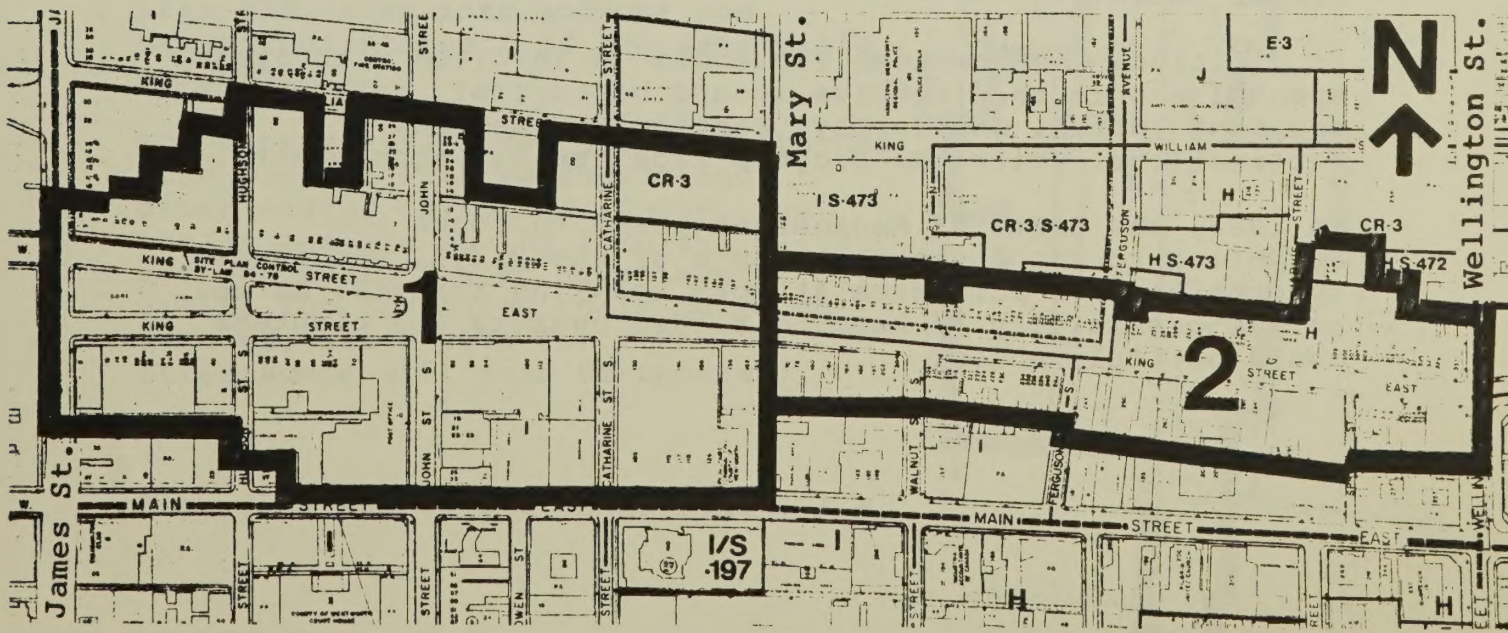



Fig. 2.2: Map of the (1) DOWNTOWN PROMENADE B.I.A. and (2) INTERNATIONAL VILLAGE B.I.A.

### 2.2.2 Downtown Promenade B.I.A.

The founder of the City, George Hamilton, had the foresight to will the property, known as Gore Park, to the City in the early 1800s. It was to become not only a park, but the focus for the commercial core of Hamilton.

In 1977, the **Downtown Business Association** was created, and in 1981 the B.I.A. was established for this unique area of the City. The area was the initial rationale of the **Downtown Hamilton Action Plan**, and developments such as the new Canadian Imperial Bank of Commerce Tower have evolved as a result. The Board of Management operates on a fairly sophisticated budget, and has been the catalyst for some major promotional events throughout the year.

The Christmas Season is the biggest time of the year for sales revenue. The Downtown Promenade organizes an annual **light-up** in Gore Park, which in 1987 included a **lazer light show**. Senior citizens receive discount cards, special shopping days and special H.S.R. bus pick-up privileges.

The first weekend of February in Hamilton means **Winterfest**. The event is the celebration of Winter with activities such as ice sculpting, cross country skiing, etc. The Downtown Promenade even sponsors a bed race event.

Sale promotions include the annual **Sweetheart** event, which focuses on the "sweet deals" one can receive when shopping in "the Gore". The B.I.A. is involved in fashion shows, midnight madness sales, and the production of an annual dinner guide.

In addition, the Downtown Promenade is involved with other special events that revolve around historical, cultural, and sporting themes. Canada Day, Festitalia, and the International Criterium Bicycle Race are all such events.

In 1988, the Board of Management plans to focus its attention to the eastern entrance of the B.I.A. New ideas for the passive park area at John and King streets, as well as the possibility of hanging flower baskets and planters could be implemented.

## 2.2.3 Jamesville B.I.A.

One of the oldest commercial areas in the City is James Street North. Established as a B.I.A. in 1985, Jamesville has evolved to become a major retail link between Hamilton's downtown and the proposed Waterfront Park in Hamilton's North End area. Throughout Hamilton's history, James Street has always played a significant role in its evolution.

Physically, the Jamesville B.I.A. captures the historic qualities of Victorian architecture; and culturally, has attracted various ethnic groups who offer a wide range of trades and services. Both the historical and cultural character of Jamesville has created a distinct area within Hamilton's diverse commercial network.

In recent years, the B.I.A. was incorporated within the **Downtown Hamilton Action Plan (Phase V)** in order to address concerns raised by local merchants about streetscape improvement. The end result has been a design which complements the historical/cultural character of the area and takes into account the marketing interests of the Jamesville merchants.

For many years, James Street North had been plagued with vacancies and deteriorated buildings. Today, new businesses are moving into the B.I.A., merchants are taking advantage of City grants for improving their building facades, and a plan for a new streetscape will soon be underway.

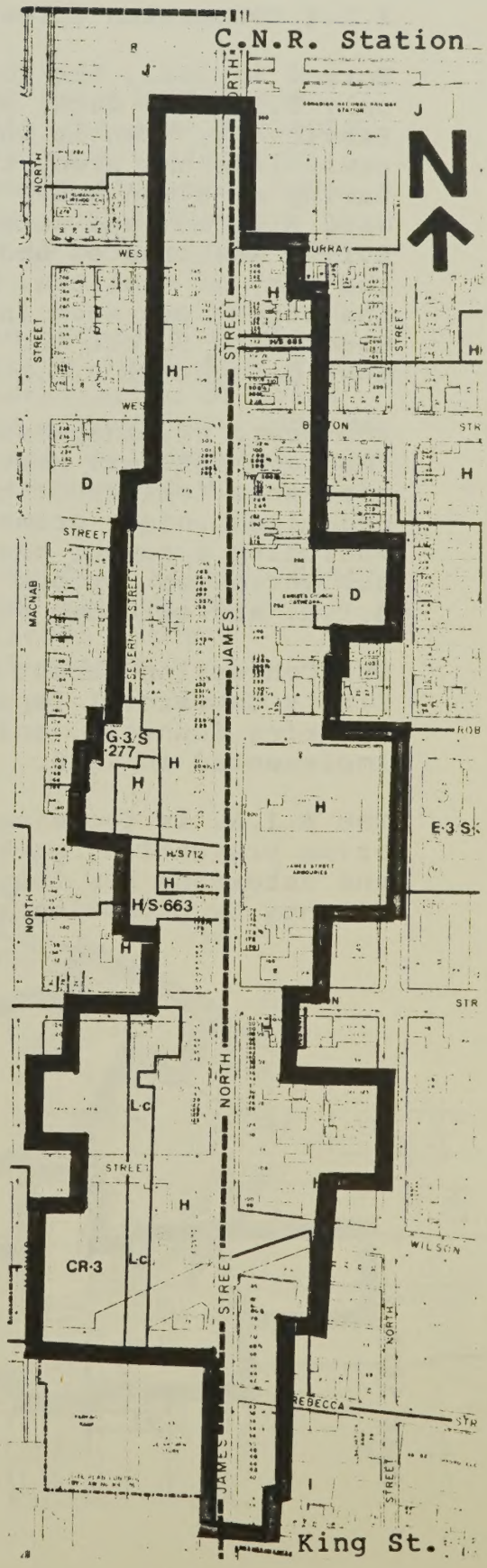



**Fig. 2.3: Map of the JAMESVILLE B.I.A.**

## 2.2.4 Concession Street B.I.A.

Formed in 1983, the Concession Street B.I.A. has become the only B.I.A. to date, established on the mountain. Previously, when it looked like little could be done to help revitalize the area, the B.I.A. announced its existence by having a "clean sweep" campaign. Through hard work of the Ward Aldermen and determination of the area merchants, the B.I.A. was created and became a precedent setting B.I.A. in the City of Hamilton. A massive undertaking to revitalize the street was soon in progress, and within a few months Concession Street had turned around to become one of the most delightful B.I.A.s in the City.

The Board of Management soon adopted the area's motto: **"Where Neighbours Meet"**, which reflects how close the merchants feel about their fellow merchant. The B.I.A has organized unique promotional events over the years, including a summer beer festival. The Board of Management has worked on various issues such as parking policy in the B.I.A. and extended store hours.

The Concession Street B.I.A. has taken advantage of the City's **Commercial Improvement Programme.** Gateway banners, a drinking fountain, and further sidewalk treatment will be implemented in 1988.

The B.I.A. is focusing some of its efforts on issues such as crime prevention, parking, and charities. They hope to try and determine how they as a group can better serve their clients by promoting a unique shopping environment.

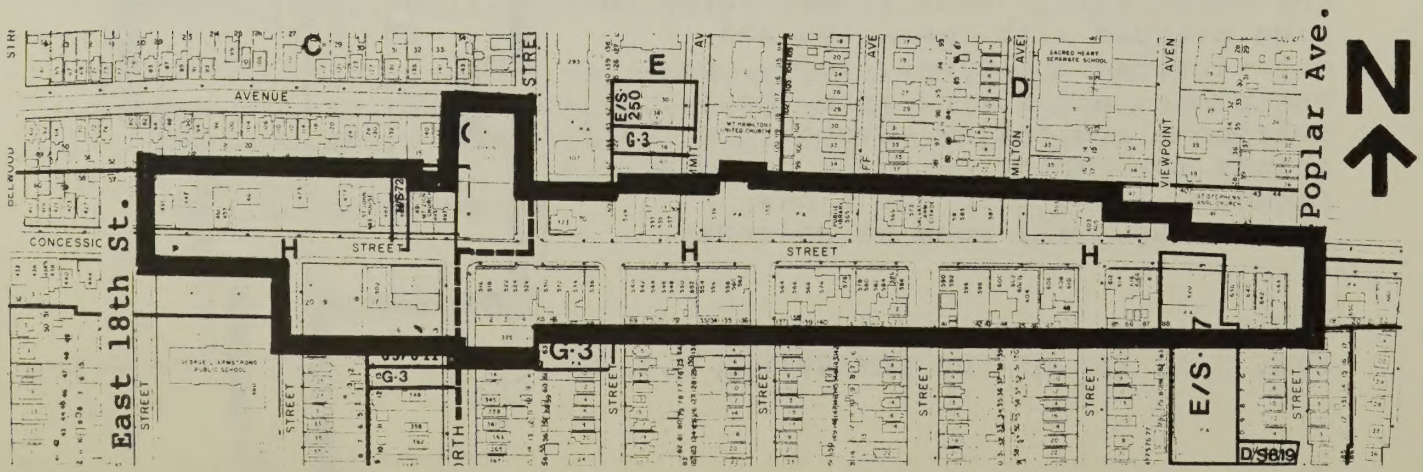



Fig. 2.4: Map of the CONCESSION STREET B.I.A.

## 2.2.5 Westdale Village B.I.A.

Visually, Westdale Village is one of the more interesting B.I.A.s in the City. Established in 1985, the area reflects that of a traditional "village square" with a variety of speciality stores. Treatment to the area's sidewalks have been implemented over the past two years, and plans are underway for further streetscape design in 1988 through the City's Commercial Improvement Programme.

In 1987, major improvements involved the redesign of the median walkways, which separate the parking plaza from King Street West. The design involved the installation of brick pavers and concrete bollards, which more effectively address the unique design of the square. Plans are in place for banners in 1988, and possibly the construction of a community information kiosk/shelter.

Issues to be addressed in 1988 by the Westdale Village Board of Management include: safety in the back alleys, possible expansion of the area boundaries, additional light standards, and new ideas for promotional events.

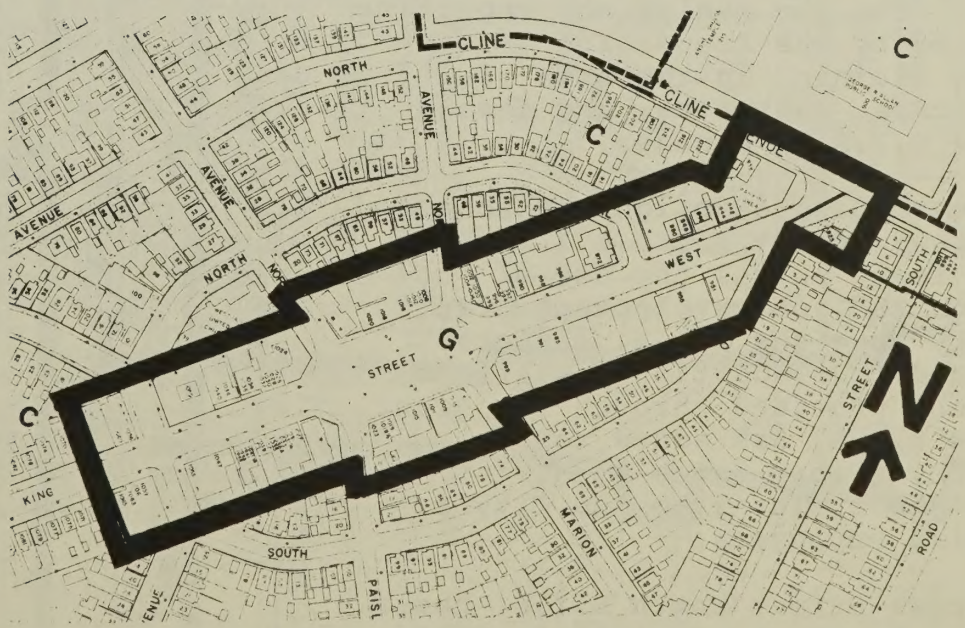



Fig. 2.5: Map of the WESTDALE VILLAGE B.I.A.

## 2.2.6 Ottawa Street North B.I.A.

In the fall of 1985, Ottawa Street North from Main to just past Barton Street, became a Business Improvement Area. With continued support, growth and an effective Board of Management, the Ottawa Street North B.I.A. has become an excellent example of revitalization. **A Business Watch Programme**, similar to that of Neighbourhood Watch, has come into effect along with promotions which include Fashion Shows, Christmas Extravaganzas, Newsletters, and "Help Keep Ottawa Street Clean" Programmes to mention but a few.

1987-1988 will highlight a year of streetscape improvements heightened by the **Main Street Programme**, which is sponsored by the **Heritage Canada Foundation**. The Ottawa Street North B.I.A. will benefit from the monies and expertise allocated by the Foundation to provide training in the area of streetscape, marketing, and design for the B.I.A.'s Manager.

The advertising campaign has enhanced the Ottawa Street North B.I.A.s public image as has the use of **"Section 38" Job Development Grants.** Not only have the B.I.A. members benefited from additional staff and equipment provided through the grant, but the B.I.A. has added to the community's work force by giving on-the-job training to the City's potential employees.

The Ottawa Street North B.I.A. has a positive impact in Hamilton's East End Community, and has contributed to that area's continued economic growth.

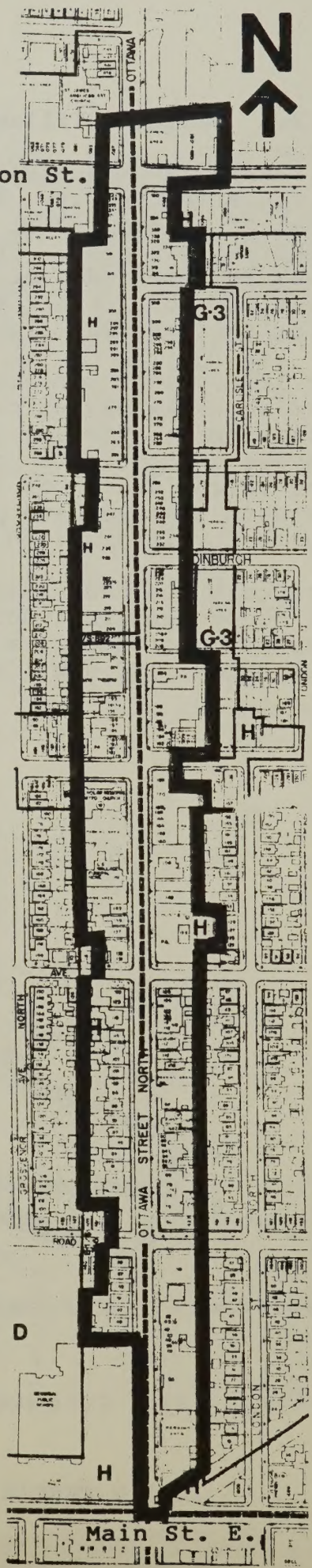



Fig. 2.6: Map of OTTAWA STREET B.I.A.

## 2.2.7 Barton General B.I.A.

The Business Improvement Area concept is a self-help mechanism established to revitalize a commercial area. None could be described more appropriately than the Barton General Business Improvement Area.

Since its inception in 1987, the merchants in the area have combined forces to work towards a common goal of commercial stability on Barton Street from Wellington to Wentworth Streets.

Even though the Barton General Business Improvement Area is less than a year old, newsletters, Board of Management and General Meetings along with a Dinner Meeting have been held to date.

1988 will be highlighted as a year of streetscape improvements, the finishing of the General Hospital and regained commercial viability for the Barton General Business Improvement Area. For the City of Hamilton this will be a major step since the area was deteriorating with vacant storefronts lining the street.

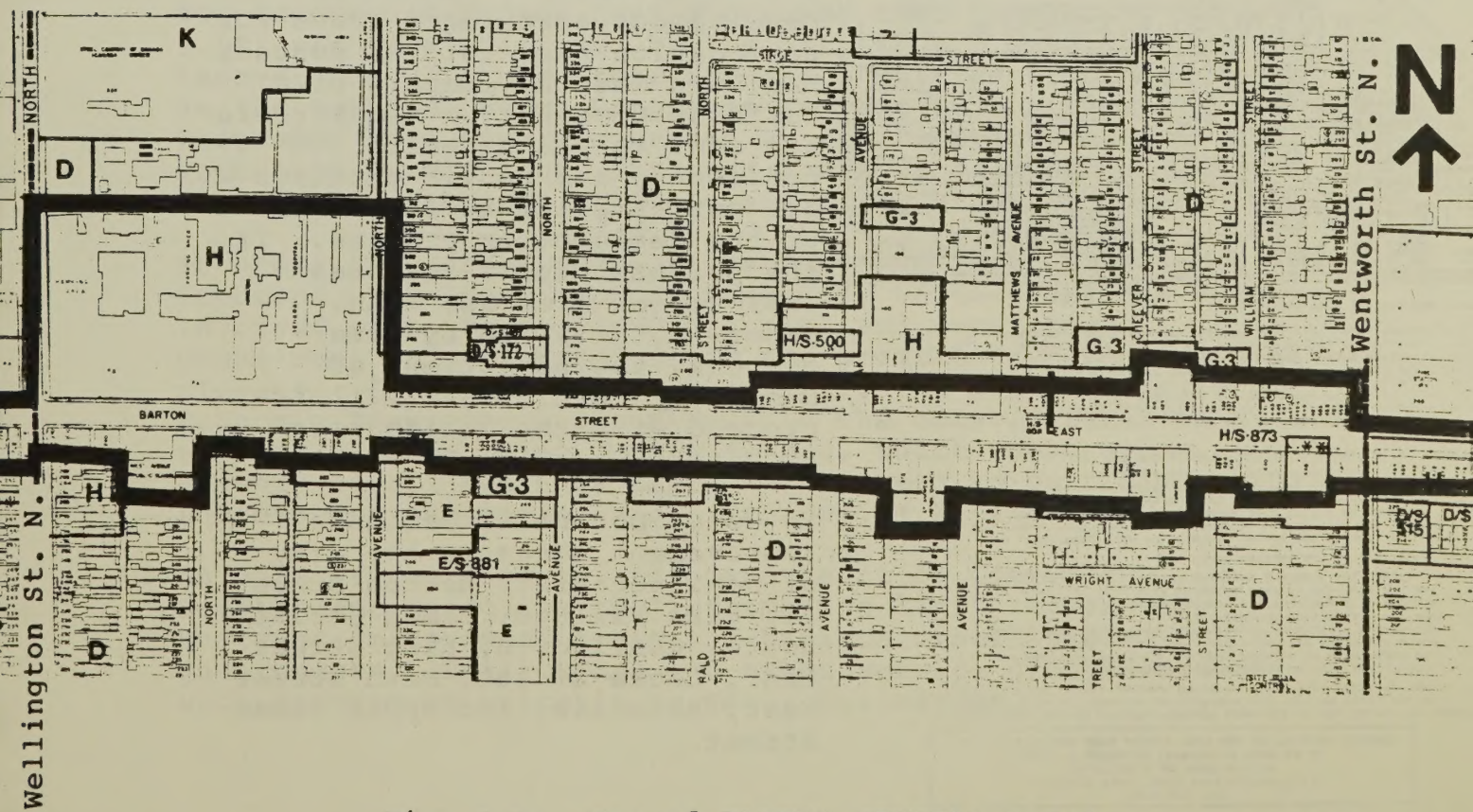



Fig. 2.7: Map of BARTON GENERAL B.I.A.

## 2.2.8 Potential Business Improvement Areas

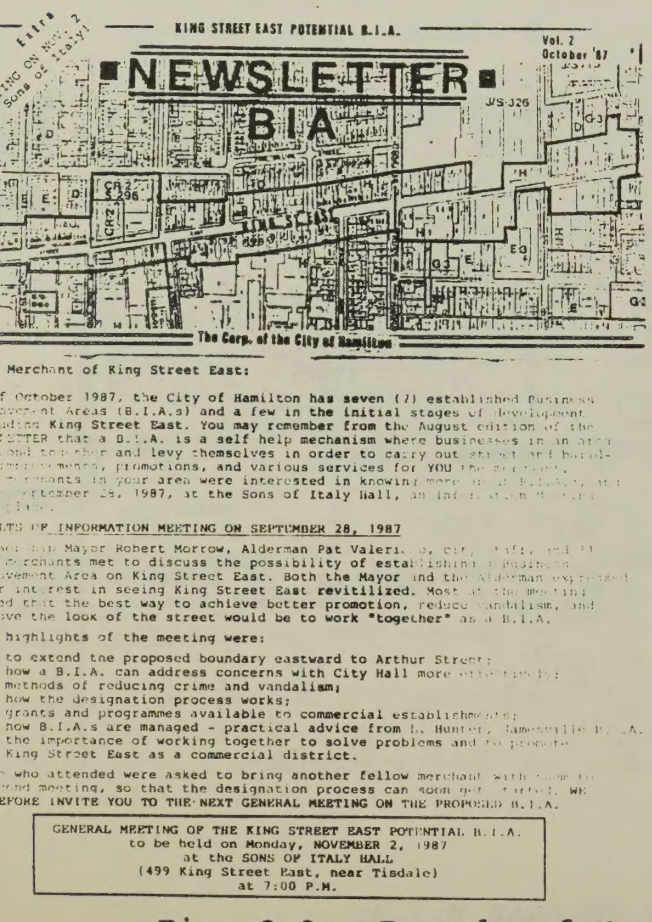
The two key ingedients for initiating a Business Improvement Area are:

a) **A commercial area,**

b) **Merchants and businessmen willing to work together in order to establish an objective for an area.**

It is worth noting that presently there exists nine (9) commercial areas in the City of Hamilton which have the potential for becoming Business Improvement Areas within a short period of time. In some cases, what keeps an area in this "holding pattern" is the problem of getting merchants and businessmen to find the time to organize and see the designation proceed.

Many merchants are in favour of seeing a programme that will aid in making their area more marketable. Others have a tendency to be reluctant to change or feel they could not afford the necessary time in order to run a Business Improvement Area properly. For Business Improvement Areas to function, members must be willing to organize, set aside time, and draft up long term objectives.



KING STREET EAST POTENTIAL B.I.A.

NEWSLETTER

B.I.A.

Vol. 2 October '87

The Corp. of the City of Hamilton

Merchant of King Street East:

f October 1987, the City of Hamilton has seven (7) established Business ovement Areas (B.I.A.s) and a few in the initial stages of development uding King Street East. You may remember from the August edition of the SLETTER that a B.I.A. is a self help mechanism where businesses in an area and together and levy themselves in order to carry out streetscaping, building improvements, promotions, and various services for YOU the merchant. erchants in your area were interested in knowing more about B.I.A.s, and ptember 28, 1987, at the Sons of Italy Hall, an information meeting was held.

LTS OF INFORMATION MEETING ON SEPTEMBER 28, 1987

Mayor Robert Morrow, Alderman Pat Valeri, [illegible] merchants met to discuss the possibility of establishing a Business vement Area on King Street East. Both the Mayor and the Alderman expressed r interest in seeing King Street East revitilized. Most of the meeting ed what the best way to achieve better promotion, reduce vandalism, and ve the look of the street would be to work "together" as a B.I.A.

highlights of the meeting were:

to extend the proposed boundary eastward to Arthur Street;
how a B.I.A. can address concerns with City Hall more effectively;
methods of reducing crime and vandalism;
how the designation process works;
grants and programmes available to commercial establishments;
how B.I.A.s are managed - practical advice from L. Hunter, Jamesville B.I.A.
the importance of working together to solve problems and to promote King Street East as a commercial district.

who attended were asked to bring another fellow merchant with them to ond meeting, so that the designation process can soon get started. WE EFORE INVITE YOU TO THE NEXT GENERAL MEETING ON THE PROPOSED B.I.A.

GENERAL MEETING OF THE KING STREET EAST POTENTIAL B.I.A.
to be held on Monday, NOVEMBER 2, 1987
at the SONS OF ITALY HALL
(499 King Street East, near Tisdale)
at 7:00 P.M.

The Department of Community Development encourages areas for designation once initial contact has been made by members of a Business Community. Newsletters are sent to all affected addresses, and public meetings are set up prior to the start of the designation process. If the proposal for a Business Improvement Area has been generally accepted by area members, the Department of Community Development will then proceed with the designation process.

To date, potential Business Improvement Areas in the City of Hamilton are: **Barton Street II, Hess Village, James Street South, Kenilworth, King Street East, Locke Street, Main Street West, Rosedale, and Upper James Street.**

Fig. 2.8: Example of Newsletter sent to Potential B.I.A.s

### 2.2.9 Programme Initiatives for Business Improvement Areas

In order to encourage the formation and maintain clear objectives for Business Improvement Areas, the City of Hamilton has been involved in initiating programmes specifically for B.I.A.s.

In 1986, the Department of Community Development recommended to City Council the **Commercial Improvement Programme.** This Programme was established to address streetscape improvements to municipally owned lands within Business Improvement Area boundaries. The programme was designed in two phases:

a) **A one year submission which would address immediate concerns; and**

b) **A four year submission which was designed to bring about the long range planning objectives of the Business Improvement Areas.**

Over the five year period a total of $2.5 million was set aside for the entire Programme. Some items which have already been addressed under the Programme are banners, brick pavers, concrete bollards, a drinking fountain, hanging flower baskets and benches.

The **Commercial Facade Loan Programme** (see Chapter 3, Section 3.1Ø) was also initiated by the City to aid merchants in the renovations of their store facades. Service Programmes such as the **Business Watch Programme** and the **Main Street Programme** have been encouraged by the Department of Community Development, although these programmes are administered through other levels of government groups.

In order to address some of the Business Improvement Area concerns, the Department of Community Development has been involved with the Regional Planning and Development Department on a proposed study and programmes for commercial signage. Discussions have been initiated with the Regional Economic Development Department in the establishment of a seminar at some point in the future, which would allow members of all Business Improvement Areas to participate and address key issues for small and medium businesses.

As part of its mandate, the Department of Community Development maintains an "information link" between the Business Improvement Areas and various other levels of governments, institutions and other service groups involved with programmes suitable to small businesses.

## 2.3 Downtown Hamilton Action Plan

In 1981, the Central Area Plan was approved by City Council. It outlined a development strategy for the downtown aimed at making the area more attractive for pedestrians and shoppers by encouraging pedestrian facilities, a pleasant environment with human scale considerations in building and design. It was felt that the purpose of this objective would in turn attract further development in Hamilton. The plan stated in the preamble:

> " An attractive, lively, human scale environment with physical, social, and human infrastructure in place will both improve the downtown quality of life, draw people to the area and thus, encourage the private sector to expand the residential, commercial and industrial sectors."

The Department of Community Development is responsible for overseeing this plan in co-operation with other Municipal and Regional departments throughout the implementation process. Originally, the plan addressed four phases and was later expanded to include a fifth phase.

Fig. 2.9:
KING WILLIAM ST. STREETSCAPE
(looking east)

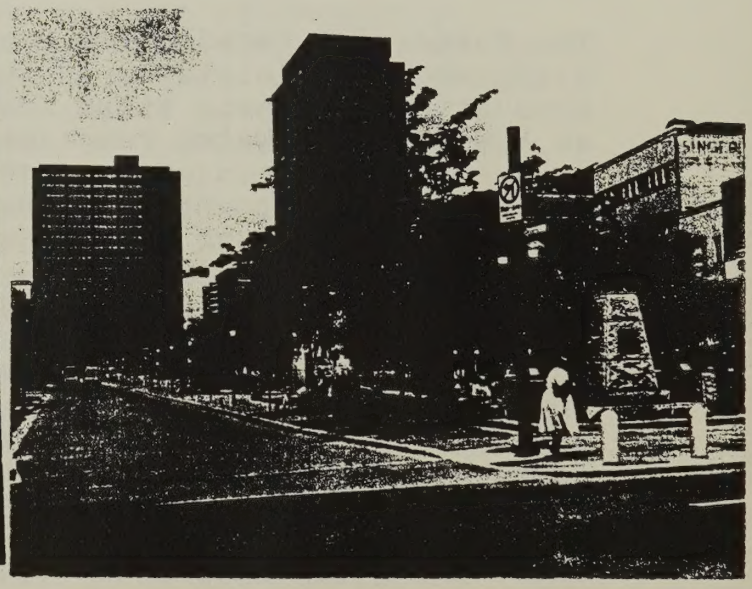


Fig. 2.1Ø:
GORE PARK REDEVELOPMENT
(looking west)

### 2.3.1 Phases I, II, & III

Initially, Phase I of the Downtown Hamilton Action Plan was scheduled for implementation during 1983/84 with the adoption of the Capital Budget. Under the first phase, all "hard" infrastructure services were installed underground and sidewalk and road surfaces were improved in the Gore Park area. By 1984, new pedestrian/roadway lighting had been installed and work on Gore Park and the "Gore Extension" had been underway. Subsequently, in preparation for implementing the new **Commercial Area Improvement Programme (C.A.I.P.)**, the downtown study area was designated as a Redevelopment Area pursuant to the Planning Act.

Phase II of the plan addressed capital improvements to James Street North (from Main to Vine); King William Street (from James to John); and King Street (from Mary to Wellington). Physical improvements consisted of new curbs and sidewalks, new pedestrian-scaled street lights, trees, benches, information stands, and other associated street furniture. During the preparation of this phase, the City applied to the Province of Ontario for financial assistance and, received an allocation of $275,000 under the C.A.I.P. toward the cost of the Phase II implementation measures constructed in 1985. Also under Phase II was the downtown study area **Banner Programme**. This provided decorative banners with a specific design for each of the downtown shopping districts, as well as, "Hamilton" banners for the major routes entering the downtown core. Banners were implemented for Jackson Square, the Downtown Promenade B.I.A., King William Street, the International Village B.I.A., and the Jamesville B.I.A. Subsequent to this successful programme, other B.I.A.s and institutions (i.e., McMaster University) had started their own banner programmes.

Phase III of the Downtown Hamilton Action Plan, which was carried out in 1986-87, included further sidewalk treatment and provision of pedestrian facilities and hard services on Hughson and John Streets from Main to King William and on King William Street from John to Catharine. Partial treatment (i.e., trees and street furniture) was carried out on all other North/South and East/West streets in the study area (e.g. Rebecca, King William, Main, Hughson, John, Catharine, Mary, Walnut, Ferguson, Jarvis, Spring, and Wellington). Under Phase III, the City applied to the Province of Ontario for financial assistance, and was subsequently allocated $400,000 (under C.A.I.P.).

## 2.3.2 Phase IV

Phase IV addresses improvements to alleyway and service lanes, as well as, buffer treatment along parking frontages and open lots. The objective of this phase is to determine a design and programme for secondary connections that could be co-ordinated with the existing improvements under the initial phases. Issues concerning garbage collection, service access, alley lighting, safety, pedestrian links to parking facilities, retail use of rear facades, and better use of some open lots were all examined by the **Downtown Hamilton Action Plan Co-ordinating Committee (D.H.A.P. Com.)**.

In 1987, the consulting firm of **Moorhead Fleming Corban McCarthy** proposed buffer treatment to three (3) parking lots within the blocks bounded by King and King William streets, as well as, an extensive landscape design to the public parking lot located at King and Jarvis streets in the International Village B.I.A.. Examination of an alleyway lighting programme was also conducted by the consultants. Through a series of meetings between the three downtown B.I.A.'s and the D.H.A.P. Committee, which included representatives of the Departments of Community Development and Public Works, one issue that was raised was that of concern over garbage collection in the downtown area. Subsequently, the firm of **C.C. Parker Limited** was hired to examine the garbage issue in more depth. It was clear that buffer treatment and lighting would not contribute to the physical state of the alleyways without first addressing the garbage issue.

In 1988, the plan for the Jarvis Street Parking Lot is expected to be implemented, as well as the results of the garbage collection and containerization study.

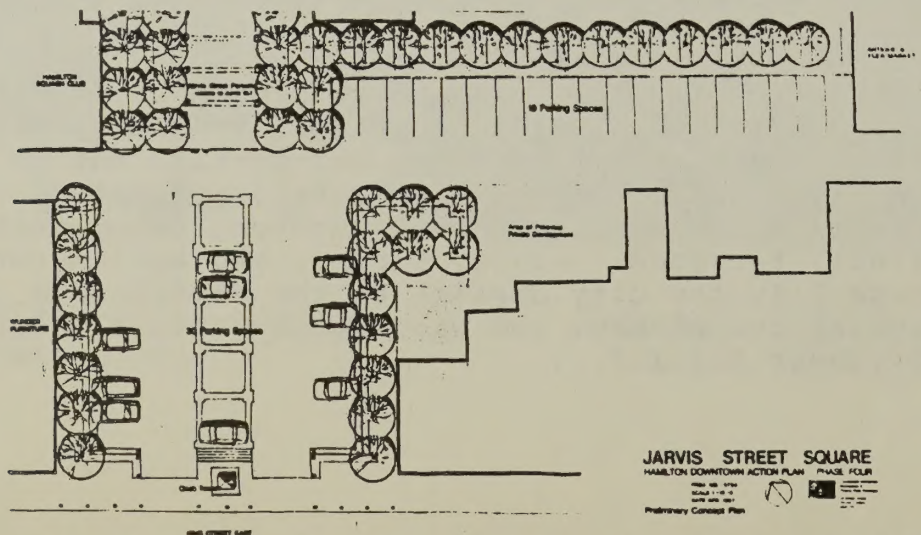



Fig. 2.11: Concept Plan for the Jarvis Street Parking Lot (Moorhead Fleming Corban McCarthy)

### 2.3.3 Phase V

Beginning with a request by the merchants of James Street North (**Jamesville B.I.A.**), City Council approved of an extension of the Downtown Hamilton Action Plan to include streetscape improvement to James Street North. The firms of **S.M. Roscoe Architects Inc.** and **Project Planning Limited** were awarded the contract for the design. Throughout 1987 the plan was extensively reviewed by various departments of City Hall, the Region, members of the Jamesville B.I.A., and the Downtown Hamilton Action Plan Committee.

The plan calls for the widening of the sidewalks at significant points along the street. Treatment to the sidewalk would involve concrete along the passageway, exposed aggregate material along the boulevards and bulb areas. The plan respects the historical quality of James Street North and encourages the use of trees and other natural features. The estimated cost of this phase is $1,764,000.

Construction, although originally planned for implementation in 1987, is scheduled to start in the spring of 1988. The Jamesville Business Improvement Area, and its Board of Management have become very much involved in the direction of the Phase V Redevelopment Programme. It is expected that through strong determination by both local merchants and City Hall, the Phase V project can serve as the essential link to encourage revitalization and growth for not only the downtown core, but to Hamilton's North End Community, and the Proposed Waterfront Project.

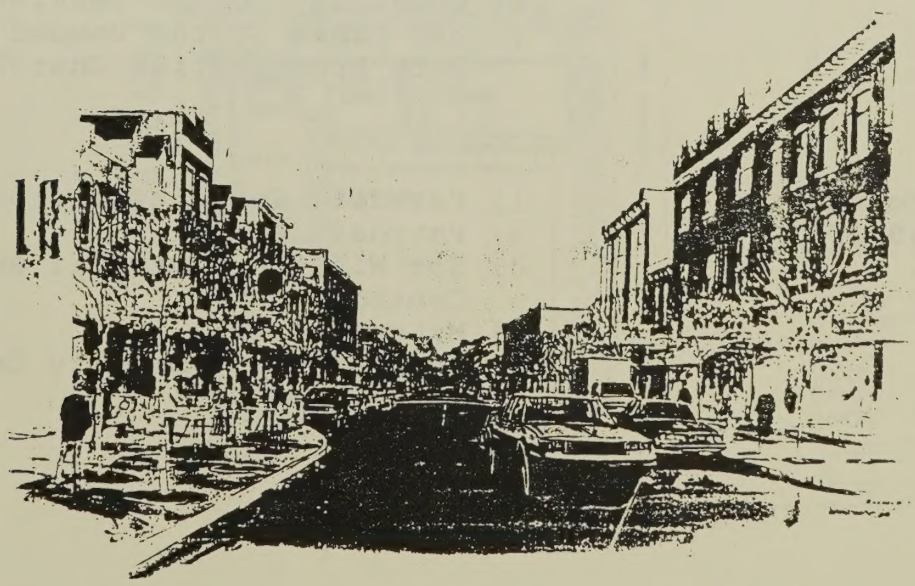


Fig. 2.12: Perspective of the James Street North Streetscape Design (S.M. Roscoe Inc. & Project Planning Ltd.)

## 2.4 O.N.I.P. and P.R.I.D.E. Programmes

### 2.4.1 O.N.I.P.

The Ontario Neighbourhood Improvement Programme is a 50% -50% cost sharing Municipal/Provincial effort directed toward providing capital financing for the redevelopment of municipal facilities in urban areas. A total of $2,900,000 has been spent to-date.

The City of Hamilton has had the following areas improved with O.N.I.P. funds:

| Location | Projects |
|---|---|
| Homeside<br>$1,000,000 | 1) Fairfield Playground<br>2) Ballard School Grounds<br>3) New Cannon Street sidewalks<br>4) Priority One Park - Andy Warburton<br>5) Pipeline Park |
| McQuesten<br>$500,000 | 1) St. Helen's Playground<br>2) landscaping and lit walkway from Melvin to Woodward Avenues<br>3) Roxborough Playground<br>4) Roxborough Park<br>5) Hillcrest Park<br>6) Community Social Service centre in the manse of the unused Roxborough Park Presbyterian Church |
| Normanhurst<br>$500,000 | 1) Parkdale School Playground<br>2) Parkdale Park<br>3) Sir Winston Churchill Recreation Centre<br>4) Mahoney Park<br>5) Normanhurst Community Centre |

**Corktown/Stinson**
$900,000

1) Hunter/East Avenue Park
2) Wolverton Park
3) Central Memorial Recreation Centre
4) Corktown Park
5) Carter Park
6) Street, sidewalk and lighting improvements

The **Corktown Stinson** ONIP is presently in the implementation stage; the Community Improvement Plan having been prepared by the Citizens' Advisory Committee and City staff with the Neighbourhood Survey results taken into consideration. The Community Improvement Plan was approved by the Planning and Development Committee, City Council and the Ministry of Municipal Affairs in 1987, with construction beginning in the early spring of 1988. The design concepts for the Corktown Stinson ONIP Priority One Park highlighted below.

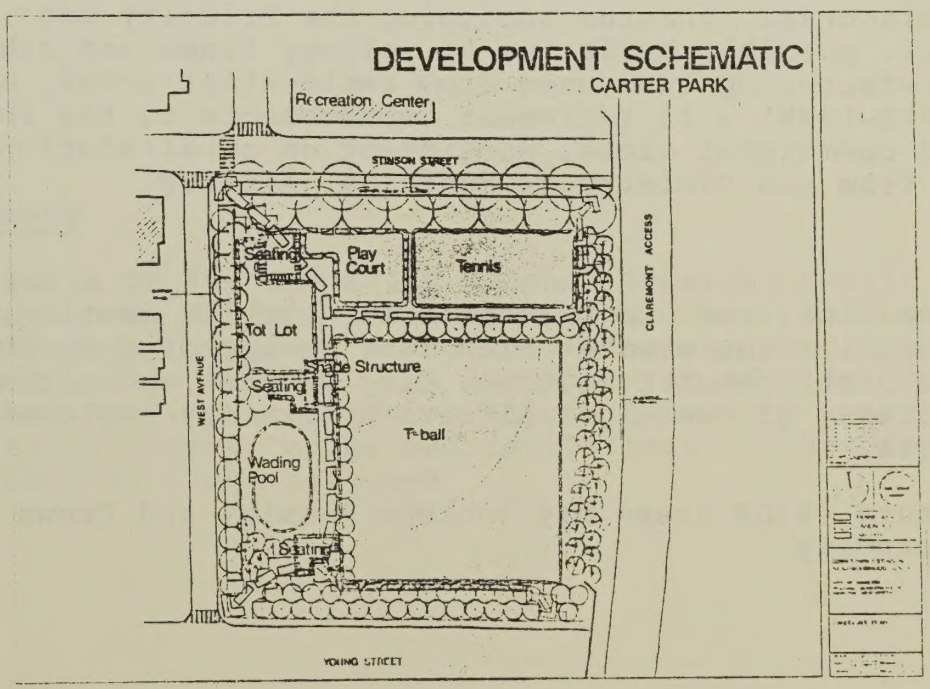



Fig. 2.13: Carter Park Design (Priority One Park)

## 2.4.2 PRIDE

PRIDE is a **Programme for Renewal, Improvement, Development and Economic Revitalization** through comprehensive community improvement. PRIDE replaces the previous ONIP and CAIP offered by the Ministry of Municipal Affairs. Now, all older sections of a municipality - industrial and mixed use areas, as well as neighbourhoods and commercial districts - are eligible for assistance under PRIDE.

Presently, the Crown Point West/Stipeley PRIDE is in the planning stage with the survey results, in-house staff recommendations and the Citizens' Advisory Committee suggestions being taken into consideration for the Community Improvement Plan. The Community Improvement Plan may include improvements to the Holy Name of Jesus Priority One Park, Stipeley Park, hard services such as lighting, roads and sidewalks as well as buffering to industrial and commercial from residential.

Since the project has been allocated four hundred thousand dollars ($400,000), a total of eight hundred thousand dollars ($800,000) is available for implementation.

Due to limited funding, this project will proceed in two phases. **Phase I (1987-1988)** will address mostly residential concerns including the Priority One Park, possible buffering to railway lines and other manufacturing land uses from residential areas, and Phase II (1988-1989) will implement improvements to the industrial and commercial areas, contingent on an allocation for Phase II from the Ministry of Municipal Affairs.

Once finalized and presented at a public meeting, the Community Improvement Plan must be approved by the Planning and Development Committee, City Council and ultimately, the Ministry of Municipal Affairs before any implementation may begin.

Future PRIDE areas may include **Beasley** and **Crown Point East/ MacAnulty.**

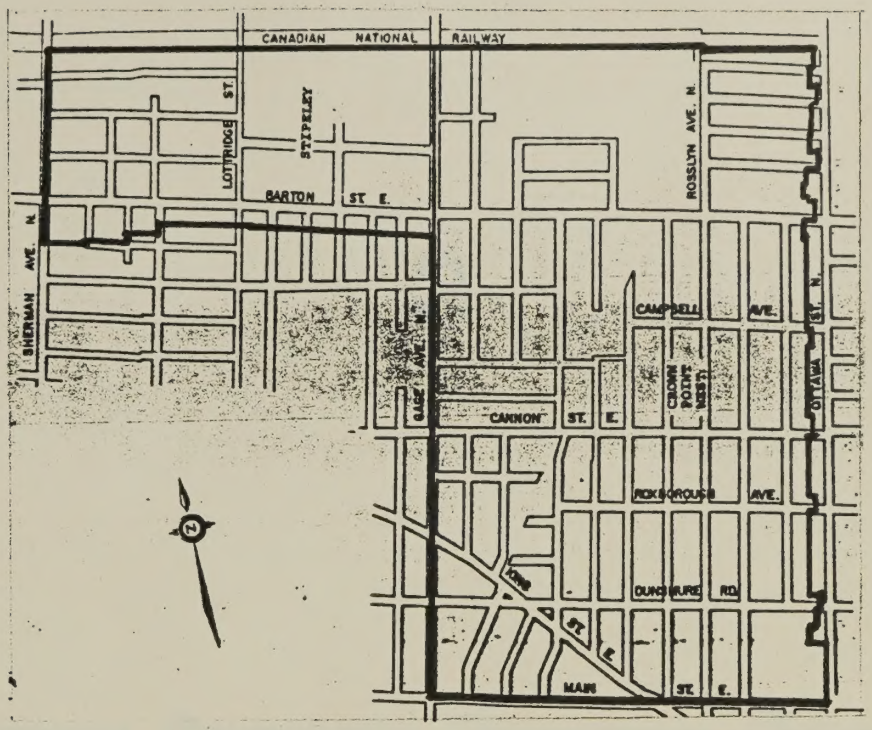
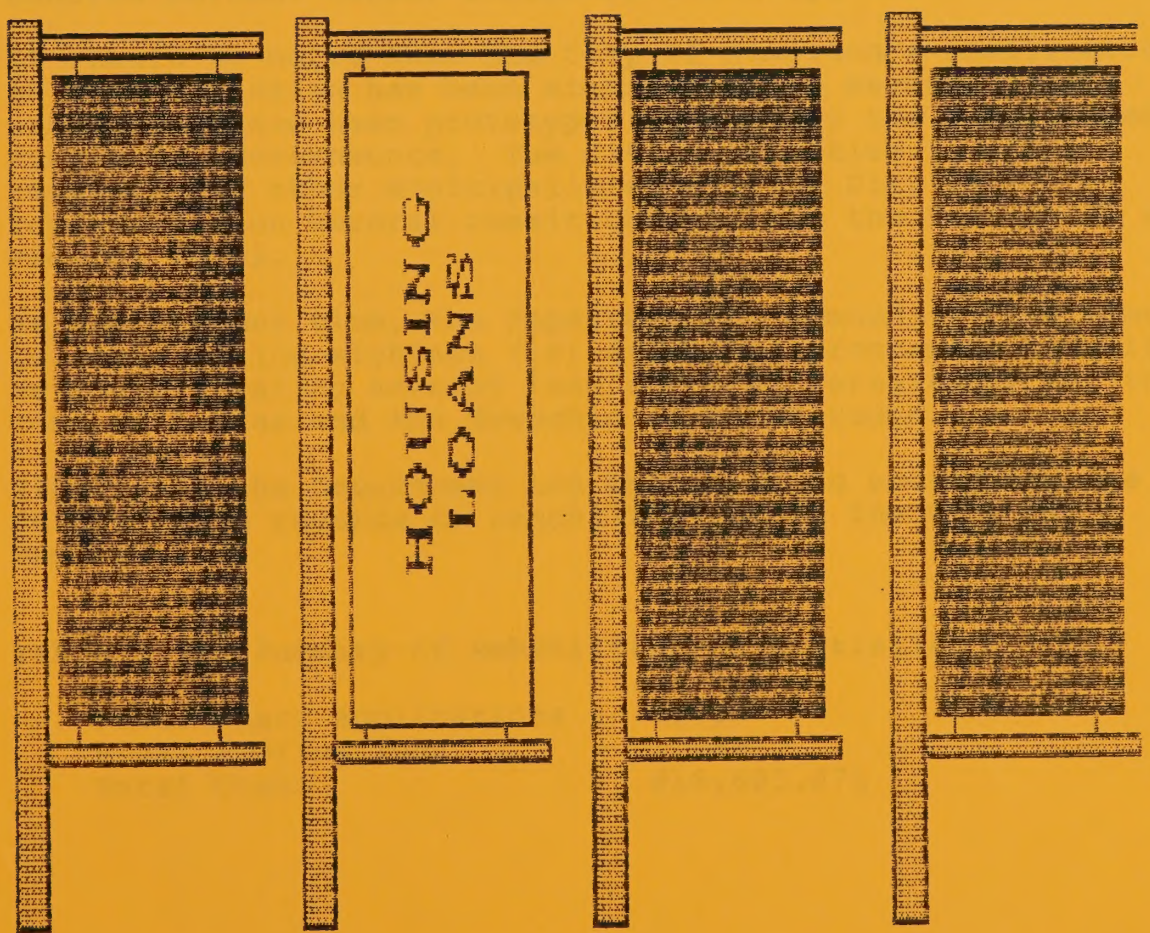



Fig. 2.14: Map of the Crown Point West/Stipeley PRIDE Area

## 2.5 Summary

In all facets of the Community Renewal Section, public participation in different forms is essential. Through this public process, the needs and wishes of the community are identified and formalized with the approval of City Council. It is, therefore, the objective of the Community Renewal Section to implement change and revitalization that benefits the majority of those affected.

# 3



## 3. HOUSING LOANS

### 3.1 Introduction

The Department of Community Development has been administrating rehabilitation loan and grant programmes since their formation by the Federal and Provincial Governments in late 1974. The success of both the Residential Rehabilitation Assistance Programme and the Ontario Home Renewal Programme have spawned the creation of other programmes virtually covering all types of property including commercial, institutional and industrial as well as all forms of ownership. There are now programmes for special interest groups, and all levels of government including several Provincial Ministries are now actively involved in formulating and funding rehabilitation programmes. The City of Hamilton has also made a significant contribution as several programmes are one hundred percent (100%) funded by the City.

It should be noted that the City of Hamilton's involvement in rehabilitation has been significant as several of our programmes have been prototypes adopted by the Federal and Provincial Governments. The City's expertise is often requested by other municipalities and the City is represented on several committees at both the Provincial and Federal level.

At the present time, the Department of Community Development is implementing eighteen (18) different programmes as well as administrating several loan and grant programmes for the Town of Dundas and the Township of Flamborough.

Since 1974 the Department has been able to accomplish the following in regards to rehabilitation in the City of Hamilton:

**Table 3.1: Summary of Rehabilitation Statistics**

| | | |
|---|---|---|
| Preliminary Applications | - | 6,713 |
| Final Applications | - | 3,289 |
| Total Costs | - | $16,603,071 |

## 3.2 Residential Rehabilitation Assistance Programme (R.R.A.P.)

### 3.2.1 Residential Rehabilitation Assistance Programme - Homeowners

A Federally legislated programme, administered nationally by the Canada Mortgage and Housing Corporation (C.M.H.C.), the Residential Rehabilitation Assistance Programme (R.R.A.P.) was developed for implementation, by Municipalities, in conjunction with the Neighbourhood Improvement Programme (N.I.P.).

Generally, the R.R.A.P. provides grants and/or loans to the owners of residential premises in order that those properties might be rehabilitated to the standards outlined in the Property Standards By-Law (74-74), as amended, and, to provide an additional, useful life to the buildings for an additional fifteen (15) years. The Municipality receives administration fees from C.M.H.C. for acting as "agent".

The overall availability of R.R.A.P. monies is limited by the C.M.H.C. which provides the Municipality with a yearly allocation. It should be noted that since 1974, the Municipality has always met or exceeded its allocation.

Eligibility requirements for applicants are based on the owner's income as well as family make-up and house size. The maximum grant available is $5,000 with a maximum combination of loan and grant of $10,000.

The interest charged on the repayable portion is governed by the rate at which C.M.H.C. borrows money; and, as this rate fluctuates, the Department should be consulted in order to determine current rates and eligibility requirements.

**Table 3.2: Summary of RRAP Statistics**

| | |
|---|---|
| Total Applications | $ 2,722 |
| Total Applications Approved | 1,473 |
| Cash Value of Loans/Rehab' | $6,114,066 |
| Average Loan/Rehab' Cost | $ 4,151 |

### 3.2.2 Residential Rehabilitation Programme - Rental

**Table 3.3: RRAP Rental Eligibility Requirements**

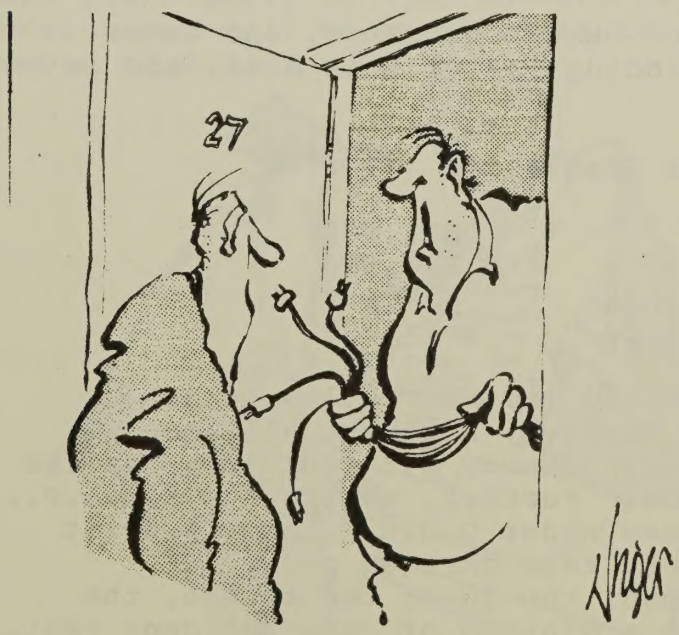
Landlords

| | |
|---|---|
| Maximum Income: | N/A |
| Maximum Grant Available: | $17,000 per unit |
| Maximum Loan/Dwelling Unit: | Nil |
| Maximum Rate on Repayable: | N/A |

The R.R.A.P. Rental Programme appears (as per Table 3.3) to be a very generous programme, but in actual fact the grant is based on the rent being charged by the landlord. If the rent being charged is 50% below market then the maximum grant is available. As the rents being charged reach market, then the grants are reduced. If the rents charged are only somewhat above market, then no grant is available under the Federal Programme.

If the cost of the work exceeds the maximum grant available under the Federal Rental Programme then the owner must raise the additional capital as no loans by C.M.H.C. are available.

It should be noted that there is no limit to the size of rental building which can be rehabilitated pursuant to the R.R.A.P., however, owners must agree to Federal Rent Control.




"I live across the hall. Got any spare outlets you're not using?"

Figure 3.1: Herman Artist, Gary Unger

## 3.3 Ontario Home Renewal Programme (O.H.R.P.)

Administered provincially by the Ministry of Municipal Affairs and Housing, the pertinent Ontario Regulations 506 (R.R.O. 1980) under the Housing Development Act allows the Province to provide Municipalities with annual "O.H.R.P. grants" on the basis of a per-capita allocation. The grant formula applicable to the City of Hamilton is two dollars ($2.00) per capita, per annum and, with a quick "take-up" by Hamiltonians, the City has received four million one hundred sixty-two thousand eight hundred and ninety-one dollars ($4,162,891.00) since the Programme's inception.

Similar to R.R.A.P., the Ontario Home Renewal Programme (O.H.R.P.) is available to resident homeowners throughout the entire City to provide grants and/or loans to occupant-homeowners to rehabilitate their property to the standards specified in the Property Standards By-Law (74-74) as amended, and to further extend the useful life of their homes by fifteen (15) years.

To date, the following results have been realized through implementation of the O.H.R.P. in Hamilton.

**Table 3.4: OHRP Eligibility Requirements**

| | | |
|---|---|---|
| Total Applications | - | 2,942 |
| Total Applications Approved | - | 1,566 |
| Cash Value of Loans/Rehab' | - | $5,457,737 |
| Average Loan/Rehab' Cost | - | $ 3,485 |

Eligibility requirements for owner-occupants, and other information respecting financing, as of this date, are as follows:

**Table 3.5: Summary of OHRP Statistics**

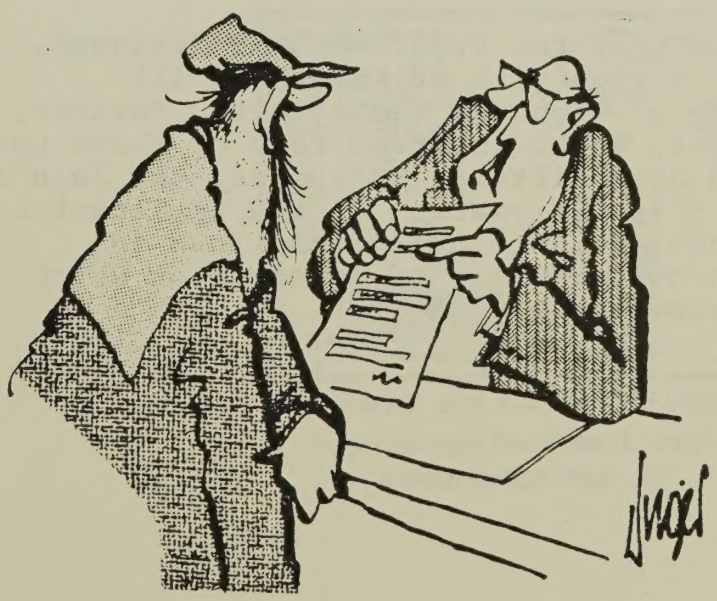
| | |
|---|---|
| Maximum family income: | $22,000 |
| Maximum grant available | $ 2,500 |
| Maximum loan/dwelling unit | $ 7,500 |
| Interest rate on repayable | 0% - 10% |

As with the R.R.A.P., decreased income results in an increased grant, up to the maximum, however, all loan recipients must repay at least twenty per cent (20%) of the total cost of rehabilitation. Further, unlike the R.R.A.P., applicants with lower incomes under O.H.R.P. also benefit in a decrease in the interest rate charged on the repayable portion of the loan; the lower the income, the lower the interest rate, to a minimum of zero per cent (0%).

While loan repayment, pursuant to the R.R.A.P., accrues to the benefit of the Canada Mortgage and Housing Corporation, all O.H.R.P. repayments, including interest, accrue to the benefit of the City, on the condition that the moneys so received are "recycled" by making further O.H.R.P. loans. Through the vehicle of recycling, the City has received in repayment, since the Programme's inception in late 1974, two million and six hundred and eighty six thousand, three hundred and thirty-one dollars ($2,686,331.00). In order to off-set the cost of administration, the Municipality may receive an amount equivalent to six per cent (6%) of approved loans, and in this way, the City has to date received three hundred eighty three thousand and ten dollars ($393,010.00) in administrative fees/recoveries.

O.H.R.P. financing for municipalities was originally only proposed to be for a three (3) year period, however, the Government of Ontario extended the grant provisions on a yearly basis from 1977 to 1982. The Province of Ontario did not fund the Programme in 1983 and subsequently announced that funding would not be available in 1984 through 1987. This decision will not have any effect on the ability of the Department of Community Development to deliver the Programme since over one million dollars five hundred thousand ($1,500,000.00) is presently in our recyclable accounts.

The O.H.R.P. Programme is presently under review by the Province of Ontario and the Association of Municipalities of Ontario (A.M.O.). This review is expected to enhance the terms and conditions of the Programme to make it more attractive in today's market. This review is expected to take place early in 1988 and the Department of Community Development will be involved in the review process as a member of A.M.O.



**"I don't think 'no fixed address' is a good idea on a loan application."**

Fig. 3.2:
Herman
Artist,
Gary Unger

## 3.4 Hamilton Rehabilitation Programme (H.A.R.P.)

Established using monies received pursuant to the provisions of the Municipal Incentive Grant (M.I.G.) Programme, the Hamilton Rehabilitation Programme (H.A.R.P.) - adopted pursuant to Section 37, the Planning Act, Province of Ontario, as By-Law No. 78-113 was designed to assist those families not eligible for grants and loans pursuant to the O.H.R.P. To date, the H.A.R.P. has been allocated three hundred seventy one thousand dollars ($371,000.00) plus repayments of three hundred and thirty six thousand, seven hundred and sixty nine dollars ($336,769).

Currently, the following results have been realized through the implementation of the Programme:

**Table 3.6: Summary of HARP Statistics**

| | |
|---|---|
| Total Applications: | - 342 |
| Total Applications Approved: | - 98 |
| Cash Value of Loans/Rehab': | - $457,084 |
| Average Loan/Rehab' Cost: | $ 4,664 |

Eligibility requirements, and other information respecting financing are as follows:

**Table 3.7: HARP Eligibility Requirements**

| | |
|---|---|
| Maximum family income: | $25,000 |
| Maximum grant available: | Nil |
| Maximum loan/dwelling unit: | $ 7,500 |
| Interest rate on repayable: | 3% |

It is important to note that the Programme, as designed, limits eligibility to couples with at least one (1) dependent under the age of eighteen (18) years. Further, while the loan repayment, at an interest rate of three per cent (3%) is amortized over fifteen (15) years, the loan is renewed at the end of five (5) years. If the applicant is unable to repay the total balance owing, the loan is refinanced at the then current rate of interest at which the City borrows money; presently 9 1/2%.

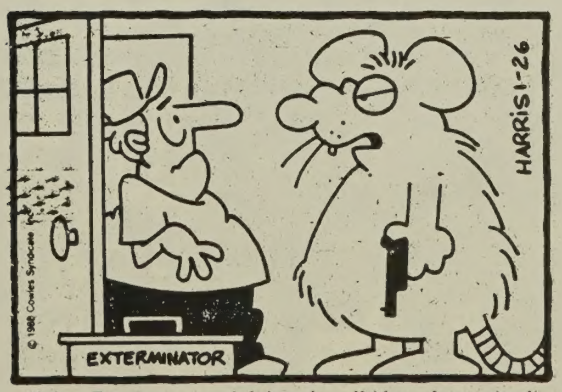
## 3.5 Grant for Termite Extermination

City Council at their meeting held 1982 October 12 directed the City Solicitor to prepare a by-law for the control of termites and other wood destroying insects in domestic, commercial and industrial properties.

City Council also authorized the establishment of a grant programme to aid owner-occupants of properties to help extermination costs. The City now provides grants to a maximum of $500. The Programme is administered by the Department of Community Development.

Provincial grants for extermination and the breaking of wood soil contact are also available and this Department is advising and assisting homeowners in making application for the Provincial grants. The Province provides the City with a yearly allocation based on a request by the Department.

The Province provides grants of up to 60% of the cost to a maximum of $2,000. The Provincial Programme and the Municipal Programme are "piggy-backed" to further lessen the burden on the homeowner.




"Mr. Parker and I had a little chat and he's decided he doesn't want an exterminator after all."

Fig. 3.3: The Better Half - Artist, Harris

## Heritage Renovation Programmes

### 3.6 Building Rehabilitation and Improvement Campaign (B.R.I.C.) - Heritage Renovation Programme

Pursuant to the establishment by the Provincial Cabinet of the Board of Industrial Leadership and Development (B.I.L.D.), various Provincial Ministries and, subsequently, Municipalities have been allocated monies for the implementation of a number of Programmes/Projects. In March of 1982, the Ministry of Citizenship and Culture announced that it had received monies from the B.I.L.D. allocation and that it was establishing four (4) sub-programmes under the heading of the B.R.I.C. 'umbrella'. As directed by the Planning and Development Committee of City Council, the Department has conducted a review of the sub-programmes as follows:

#### 3.6.1 Designated Property Grants

The owners of properties designated by City Council, on the recommendation of the Local Architectural Conservation Advisory Committee (L.A.C.A.C.), pursuant to either Part IV or V of the Ontario Heritage Act, may receive a grant of fifty percent (50%) of the cost, to a maximum of three thousand dollars ($3,000) per year. The money may be used to repair or renovate external or internal heritage features of their properties to which reference is made in City Council's designating By-Law: The City has approved fifteen (15) applications to date and $44,174.00 has been given in grants.

#### 3.6.2 Commercial Rehabilitation Grants

Available to the private-sector owners of commercial or industrial property although residential buildings with three (3) or more units may also qualify. The property must be designated under the Ontario Heritage Act, and grants to a maximum of fifty percent (50%) of the cost to restore/conserve the designated heritage features of a building can be made provided the minimum cost of such work is ten thousand dollars ($10,000). The property also must not be able to qualify for funds from the Ontario Heritage Foundation: In addition, the property owner, in exchange for the grant, must give a "heritage easement" to the City "in perpetuity".

Fig. 3.4: Linguanda

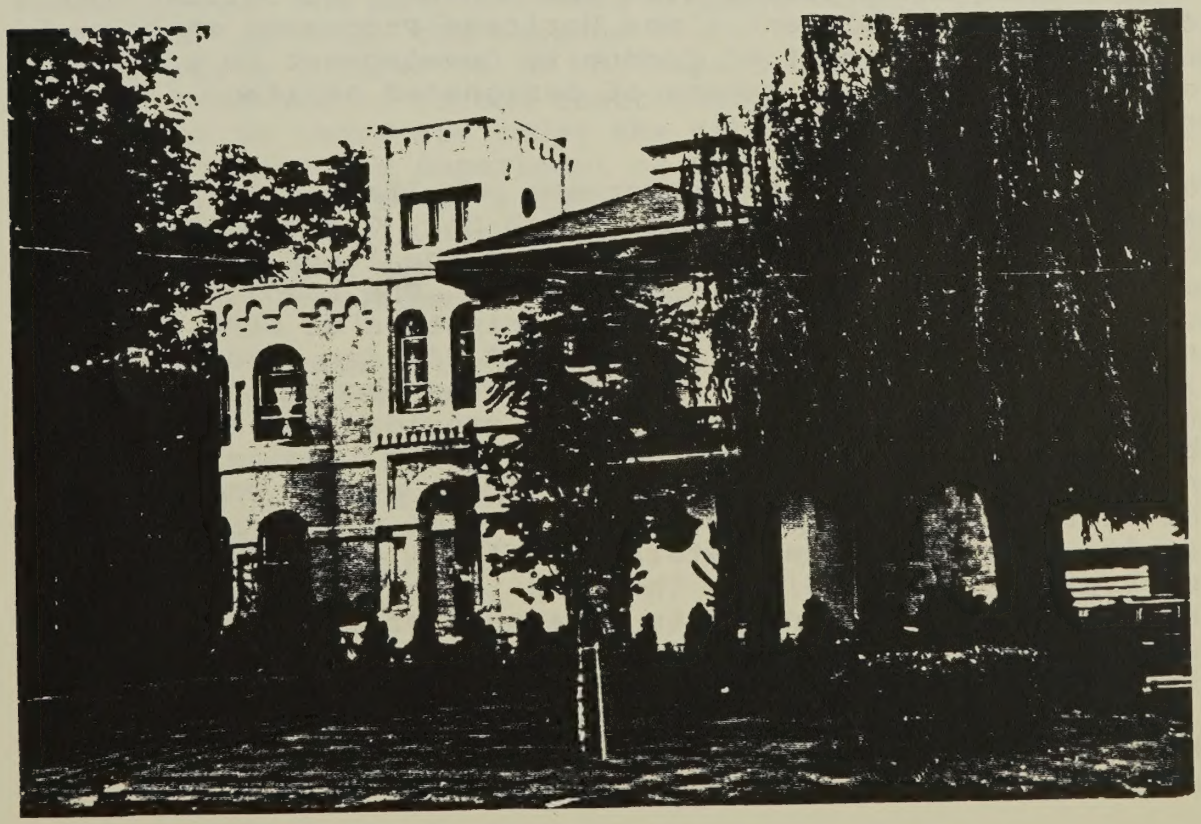


Fig. 3.5: Castle Dean

### 3.6.3 Heritage Conservation District Programme

Pursuant to this sub-programme, the Province will provide one dollar, twenty cents ($1.20) to match each dollar "raised"by the City, to a maximum contribution of one hundred thousand dollars ($100,000). This requires a Municipal contribution of eighty three thousand, three hundred thirty three dollars ($83,333) to realize the maximum grant. In order to be eligible to receive the grant, the City must designate a 'Heritage Conservation District' pursuant to Part V of the Ontario Heritage Act and prepare, and submit to the Minister of Citizenship and Culture for approval, a 'Heritage Conservation District Plan'. A minimum of fifty percent (50%) of the allocation may be used for "private property grants" and the balance may be used in a variety of ways to renew/conserve the heritage features of the area. The Local Planning Division of the Regional Department of Planning and Development, in conjunction with the L.A.C.A.C., is embarking upon a study of a proposed Heritage Conservation District for James Street South. The St. Clair Heritage District is in place but funding has not been requested.

### 3.6.4 Community Heritage Trust Fund

Pursuant to this sub-programme of the Province of Ontario's B.R.I.C. Programme, the City of Hamilton in late 1985 entered into an agreement with the Ministry of Citizenship and Culture to implement a new Heritage Programme which permits the Department of Community Development to process low interest loans to owners of designated heritage properties.

This Municipally designed programme permits the City to lend up to $20, 000 at 6% interest. With City Council approval these loan maximums can be exceeded. The loans can be amortized over a ten (10) year period. The revolving fund was established by a Municipal contribution of $191,666.67 and a Provincial contribution of $250,000 for a total fund of $441,666.67. A unique feature of the programme is that monies in the form of grants can be provided for an owner to obtain mortgage guarantees from an outside lending institution. A condition of this aspect of the Programme is that the owner must also make application under the revolving fund for the restoration of all the heritage features of the building. The loan is secured by a lien registered on title and loans in excess of $10,000 must be further secured by an easement held in perpetuity by the City.

The City has approved 3 applications to date and $35,150.00 has been spent or committed on restoration grants.

## 3.7 Handicapped Programmes

### 3.7.1 Hamilton Handicapped Programme

Established using monies received pursuant to the provisions of the Municipal Incentive Grant (M.I.G.) programme, the Hamilton Handicapped Programme was adopted by the Planning and Development Committee at their meeting held 1982 August 31.

The City initially allocated $20,000 for the implementation of the Programme but because of the demonstrated need and success of the Programme an additional $42,000 was allocated by the adoption by City Council of Section Twenty Four of the Sixteenth Report of the Planning and Development Committee 1982 September 14. This fund was further supplemented by an additional allocation of $45,044 by the adoption of City Council of Section Twenty Four of the Sixteenth Report of the Planning and Development Committee 83 07 26. City Council subsequently by the adoption of Section Seventeen of the Twenty Seventh Report of the Planning and Development Committee approved an additional $90,000. The total capital funding for the Programme is $217,502.

The Programme funds are used to provide loans and grants for the adaptation of housing units for the physically handicapped. The City provides a grant of 50% of the costs of adaptation while the balance is in the form of an interest free loan which is not repaid until the property is sold. There are no income restrictions placed on the homeowners as there are under the other loan programmes administered by the Department of Community Development. The grant is secured by a lien placed on title. In most cases the loans will not exceed $5,000. Each application is judged on its own merits and each loan is approved by the Planning and Development Committee and City Council.

Table 3.8: Summary of Hamilton Handicapped Programme Statistics

| | |
|---|---|
| Total Applications | 74 |
| Total Applications Approved | 35 |
| *Cash Value of Loans | $106,182 |
| Total Funds Available | $217,502 |

### 3.7.2 Residential Rehabilitation Assistance Programme - Disabled

The Federal Government's Residential Rehabilitation Assistance Programme (R.R.A.P.) also has a disabled component, however, at present it is limited because of the financial restrictions placed on the applications. The Department uses this Programme wherever feasible but because income requirements exist and grants are relatively low, few applicants qualify and if they do, they are also eligible for the Provincial Programme which provides greater financial assistance.

### 3.7.3 Ontario Home Renewal Programme - Disabled

The Ministry of Housing in 1987 announced the formation of a new programme under the umbrella of the existing rehabilitation programme, the Ontario Home Renewal Programme. This new Programme, with separate funding, is geared to providing substantial grants to owners of property to adopt the homes to fit the needs of the disabled.

The Programme provides grants of up to $15,000 for families with incomes of less than $45,000. If the family income exceeds $45,000 but is less than $60,000, a pro-rated grant is available. The maximum of $15,000 is still available with the amount over the grant repayable at 0% interest and amortized over fifteen (15) years. The Programme also provides interest free loans of up to $15,000 to families earning more than $60,000 per year.

The requirements of the OHRP-D Programme requires that the property conform to the Property Standards By-Law 74-74. The owner is also required to allow an Occupational Therapist or a qualified person to assess the home and client to determine the need and extent of the home modifications required to make the unit accessible.

The Department of Community Development acts as agent for the Provincial Government and processes the applications and all approvals for payment. The Department has been involved since late in the summer of 1987 and the demand for the Programme has been significant. The funds are supplied from a Global Provincial Budget.

**Table 3.9: Summary of OHRP-D Statistics**

| | |
|---|---|
| Total Applications: | 81 |
| Final Applications: | 9 |
| Adaptation Costs: | $93,580 |

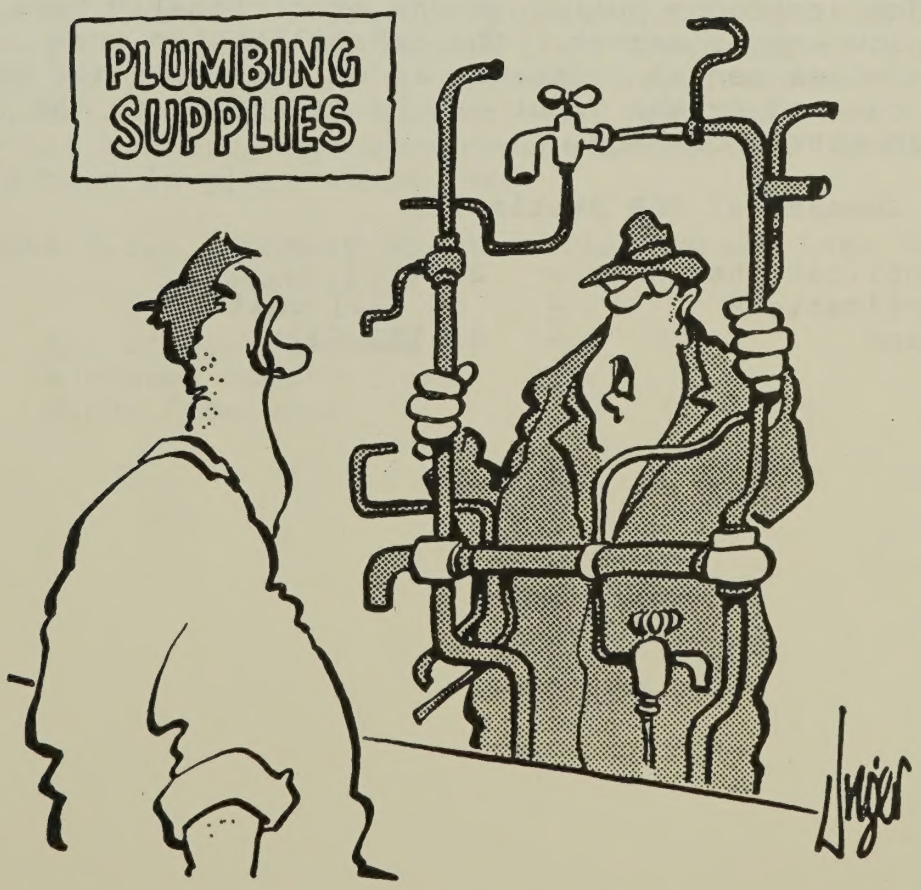
## 3.8 Second Level Lodging Homes

The Department of Community Development has received a Provincial grant from the Ministry of Health for the implementation of a loan programme for the rehabilitation of second level lodging homes. These homes must provide accommodation for discharged psychiatric patients in order to be eligible for assistance.

The City has received approval for a capital grant of $325,000 which has been used to establish a revolving fund. The interest rate is 3% per year and amortized over ten (10) years. The maximum loan amount has been established at $7,000 per psychiatric patient housed, to a maximum of $50,000. The only work eligible is that which is required to bring the property up to the standards outlined in the Property Standards By-Law #74-74.

**Table 3.10: Summary of Second Level Lodging Statistics**

| | | |
|---|---|---|
| Total Applications | - | 17 |
| Total Applications Approved | - | 7 |
| Rehabilitation Costs | - | $149,262 |
| Total Funds Available | - | $325,000 |




"Got one of these?"

Fig. 3.6: "Herman" Artist, Gary Unger

## 3.9 Provincial Low-Rise Rehabilitation Programme

The four year rehabilitation programme was first announced in late 1985 with programme funding to start in April 1986. The Programme provides grants of 2/3 of the rehabilitation costs to a maximum of $5,000 per unit. The Programme is geared to owners of low-rise apartment buildings of less than five stories and constructed prior to 1960. The only work eligible for funding is work required to bring the property up to the standards outlined in the City's Property Standards By-Law. As indicated, the money provided by the Province is in the form of a grant which is earned at 10% per year starting in year six. The loan is transferable to a new owner providing the new owner agrees to the terms of the Programme including the provision that the units remain rental.

The City of Hamilton initially received an allocation of 1,000 units which was the largest allocation provided to any Municipality in Ontario, including Toronto and Ottawa. The Department has subsequently requested a further allocation of 300 units for the balance of the Provincial year ending March 31st, as well as 500 units per year until the Programme terminates in 1989.

The Programme provides much needed financial assistance to owners of older apartment buildings who traditionally have rents at the low end of market. The rehabilitation work completed minimizes rental increases as only the portion of the cost not covered by the grant can be passed on to the tenant through rent increases.

**Table 3.11: Summary of PLR Statistics**

| | | |
|---|---|---|
| No. of Applications | - | 214 |
| Final Applications | - | 46 (721 units) |
| Total Loans | - | $3,222,622 |

## 3.10 Commercial Facade Loan Programme

The purpose of the Commercial Facade Loan Programme is to provide financial assistance to owners of commercial properties located in Business Improvement Areas. The money is used to rehabilitate the exterior of properties and to provide funds for facade improvements including the replacement of signs and the installation of new store fronts.

The individual owner of a business may apply for a maximum repayable loan of $15,000 per business to a maximum of $50,000. The loan is amortized over ten (10) years and the interest rate is 1/2 of the City's prime lending rate; presently 4 1/2%.

The Department of Community Development requests an exterior inspection by the Building Department and $5,000 of the $15,000 is allocated towards Property Standards improvements including fire escapes, roof, windows and foundation. The balance of the money is then allocated as the owner wishes. It should be noted that in the Commercial Facade Loan Programme, work must be reviewed and supported by the Board of Management of the Business Improvement Area and where applicable, the Local Architectural Conservation Advisory Committee (L.A.C.A.C.).

The Department of Community Development has established a revolving Commercial Facade Loan Programme in the amount of $800,000. The existing Business Improvement Area's are allocated a specific budget each year and this is approved by the Planning and Development Committee. The Programme has been in place since 1986.

**Table 3.12: Summary of Commercial Facade Loan Programme Statistics**

| | | |
|---|---|---|
| No. of Applications | - | 35 |
| Approved Applications | - | 7 |
| Funds Committed | - | $144,735 |

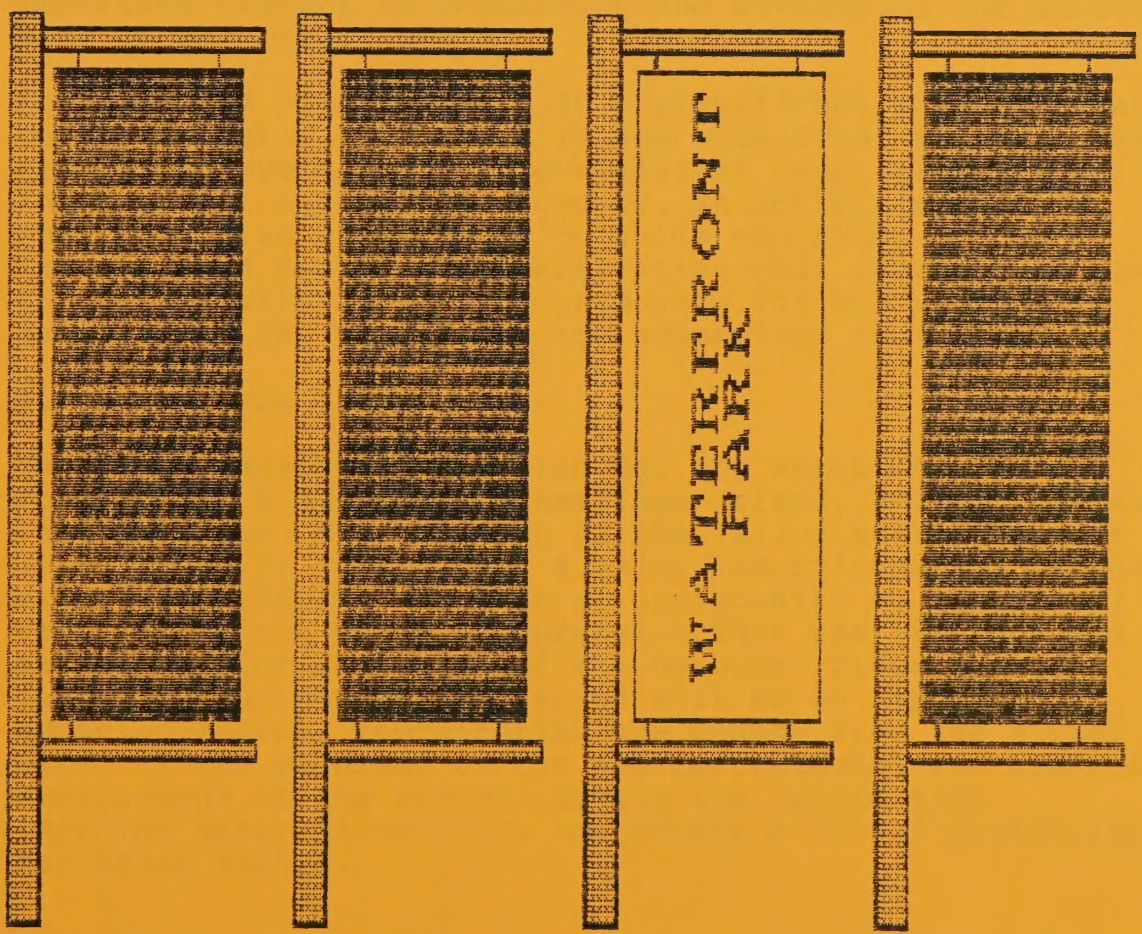
## 3.11 Summary

The Department of Community Development has, since 1974, been attempting to establish or implement an arrangement of programmes which would reach every segment of the population and all forms of ownership. The Department is of the opinion that we are now reaching that goal. The City fathers should be proud of the programmes that they have created and maintained. The programmes are second to non and Hamilton continues to lead the way in the number and success of their programmes. The Municipal leaders understand and appreciate the need to protect the existing building stock, and have allocated municipal funds for that purpose.

It should be noted that the preceding loan programmes are constantly in flux with changes being implemented by all levels of government to better improve delivery. The Department has not mentioned every programme as some have such limited applicability that it was, therefore, not deemed necessary to go into detail in the report. Some of the programmes can also be "piggy-backed" with others so it is not always possible to give every possible scenario without knowing the specific application.

The Department of Community Development is expecting major changes to take place in 1988 pertaining to the Ontario Home Renewal Programme regarding income eligibility and grant levels. In addition, if the Ontario Home Renewal Programme for the Disabled appears to meet its objectives, then Municipal funds allocated for the Municipal Programme may be re-allocated to another rehabilitation programme presently in the formative stage. The Department would like to stress that any new programme would first be approved by the Planning and Development Committee and City Council. It is not anticipated that new money would be needed.

# 4



# 4. HAMILTON WATERFRONT PARK PROJECT

## 4.1 Introduction

In November 1984, the City of Hamilton expropriated approximately 40 acres of prime waterfront lands in its west harbour area. City Council decided at that time to increase public access and use of the waterfront by developing the site for park and recreational use. The firm of **Coombes Kirkland Berridge** were eventually retained to develop a **Waterfront Master Plan** for these city-owned lands.

## 4.2 The Master Plan

The recommended master plan for the Hamilton Waterfront involves a major transformation of the central waterfront into an important new recreational amenity for Hamiltonians and for the Hamilton-Wentworth Region. This recommendation is made not only in order to increase the level of accessibility and usefulness of a waterfront that is now quite limited in its activity and image, but also because an important element in broadening and developing the economic base of the city.

The proposed plan consists of a significant physical change to the existing land forms in the waterfront and proposes extensive development of recreational facilities. As well as the physical master plan however, an activities and programme plan is proposed to guide the kinds of civic, cultural and recreational activities that should take place on the new waterfront. The proposals for the various sections of the waterfront are summarized as follows.

### 4.2.1 Hamilton Island

The major feature of the plan for the waterfront is the creation of a new island, **Hamilton Island**, out of the Lax landfill area. The creation of the Island meets a number of objectives. It constitutes a major reconfiguration of the existing landform, and thus an opportunity to completely restructure the current impression that Hamiltonians and others have of this part of the harbour. Crossing the pedestrian bridge to the Island will be an important symbolic action, representing the change from the normal world of the mainland to the new recreational and landscape environment of the Island. Having the Island also improves water circulation and offers a lot of possibilities for water routes.

The basic conception of the Island is as a carefully landscaped park garden occupied by a number of different activity areas. The most visible structure, at the centre and highest point of the Island, will be the **Crystal Palace** which acts not only as a major flower and botanical display place, but also as a focus of many other Island activities. The Crystal Palace will have a broad range of potential functions, as an important restaurant location, as a cultural, craft performance and display centre and as the administrative centre for the entire waterfront.

On the mainland side of the bridge is a large **waterfront plaza**, surrounded by plaza buildings, that can function as a hard surface area for a farmer's market, flea market and other appropriate commercial activities and events such as a boat show. The Island is conceived as a year-round recreational facility, with free public access at all times other than on exceptional special occasions. Parking is principally provided in a major lot east of the bridge. The Island, and all other sections of the waterfront, would be accessible to the handicapped.

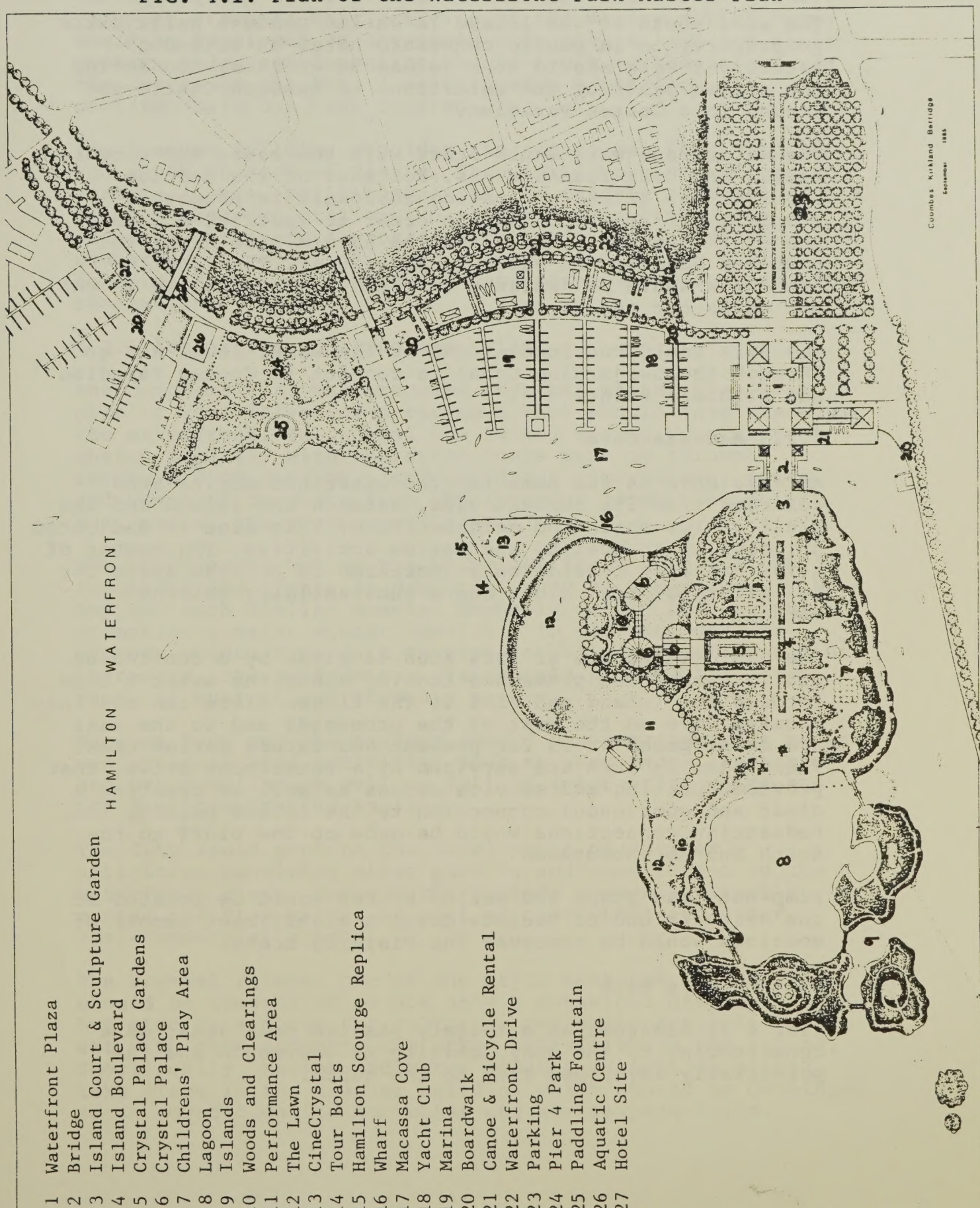
The other areas of the Island are organized off a central boulevard with reflecting ponds and fountains that extends to the lagoon at the west. The lagoon has been created by building new islands out of landfill to enclose the existing water area. This new lagoon has a number of uses, as a swimming area in treated water in summer and in winter as a very large skating area. The little islands themselves are interestingly landscaped, with look-outs, grottos and interesting bridges and connections.

To the south of the central boulevard is a children's play area in a clearing in the woods, that connects to a children's water play area beside the lagoon.

To the north of the boulevard is a large hillside area of tree planting that contains clearings appropriate for special gardens, such as a Chinese Garden or a rose garden. The north slope of this hillside extends down to the water on a long lawn. To the west this lawn is formed into an amphitheatre centred on a floating stage; to the east the lawn is more open, to provide a space for picnics and for large festival events.

The north-eastern tip of the Island is the location of a large deck containing the **Cine Crystal**, an Imax/Omnimax theatre. This area is also the base for tour boats to the Royal Botanical Gardens, Cootes Paradise and to other parts of the harbour and is the permanent mooring of a replica of the **Hamilton** and/or **Scourge**. A line of other interesting ships stretches back to the bridge.

FIG. 4.1: Plan of the Waterfront Park Master Plan



### 4.2.2 Dundurn Walk

The area south of the Island is called **Dundurn Walk**. While no property is in public ownership here, an extended waterfront walk should nonetheless be created, connecting the active parts of the waterfront to Dundurn Castle and around into Cootes Paradise.

The waterfront walk would start with the canoe and bicycle rental and boat launch areas. For most of the section opposite the Island a floating boardwalk is proposed, standing off from the land in order to restrict access to the C.N. Yards in general and the hazard line along the northern edge of the yards in particular. The floating boardwalk would be designed to pitch in response to weight and waves but not to roll.

The walk would continue around at the water level and go through the Desjardins Canal to connect to Cootes Paradise and Princess Point.

### 4.2.3 Macassa Cove

**Macassa Cove** is the name for the water and marina area, enlarged from its current size, between the Island and the bluff of the North End neighbourhood. This area is dedicated principally to boating and marine activities. The number of slips has been considerably increased to provide space for the existing yacht clubs and a substantially enlarged marina.

The basic structure of this area is given by a continuous public waterfront promenade running along the water's edge between the Island and Pier 4. The finger piers run out into Macassa Cove on the west of the promenade and to the east are development areas for present and future marine uses. These uses in turn are serviced by a waterfront drive, that provides parking and service access as well as creating a clear and continuous connection to the Island parking lot. Pedestrian connections would be made up the bluff to the North End neighbourhood.

Pump-out, gas pumps and marina stores would be located at the northern end of Macassa Cove. A significant number of moorings would be reserved for visiting boats.

### 4.2.4 Pier 4 Park

**Pier 4** is designed as a largely passive park area, as a counterpoint to the busy activity to the south and the potentially developed area to the north.

The waterfront walk would continue through the park as would the waterfront drive at the base of the bluffs. To protect the park from the busy activity of the marina a high berm would be developed on the south side with a look-out at its western ends, complementing the look-out on the Island. In the centre of the Pier 4 water's edge a paddling pool/fountain has been created.

The Leander Building provides the activities that structure the northern area of Pier 4. This building would become an aquatic centre, still containing its present uses but with a greatly expanded utilization of its second floor. The aquatic centre would provide water safety and boating education to school children and adults alike as well as becoming a general centre for supporting and promoting water recreation.

**4.2.5 Activities and Programme Plan**

The complement to the proposed physical master plan is a plan of activities and programmes that should take place on the waterfront. In general the Island should be a free of charge facility with operating costs made up through revenues from parking, food and drink concessions, rents, and share of receipts from the intended commercial marina, boat rental and other operations.

The site should become the principal focus of major public festivals and events in Hamilton, such as Canada Day, Labour Day and such similar events. Emphasis should also be put on promoting a major winter carnival. In addition smaller outdoor events from folk dancing to balloon races should be attracted. The performance area should be used for a wide range of musical and dramatic events.

Macassa Cove and the harbour should be programmed for marine and water-related activities such as boat races, regattas and water-skiing as well as full of interesting ships and the Hamilton-Scourge replica.

The City would promote the development of outdoor activities requiring close parking and road access on the waterfront plaza. These might include a weekly farmer's market and flea market as well as boat shows and other semi-commercial events.

The Crystal Palace, one of the major features of the Plan, should be thought of as not only a botanical display centre, but also as a focus for cultural, craft and artistic activity that supports the other activities on the Island. Specifically, marine and water related activities should take place in the Leander Building which should be developed as an aquatic centre for water and boating education.

### 4.2.6 Funding

The total cost of the Waterfront Master Plan is estimated at approximately $48 million (1988 dollars). The City recognizing the tremendous scope of the project is seeking senior governmental financial assistance. The Provincial government in 1987 September committed $10 million, $200 thousand towards the project. An intergovernmental task force has been established to oversee the expenditure of the provincial funds.

The Federal government, enthusiatically support the project and have agreed to participate financially once the environmental approvals are in place. There is a strong desire to obtain support from the private sector. Additional studies are presently underway to detail a successful public/private mix for the site.

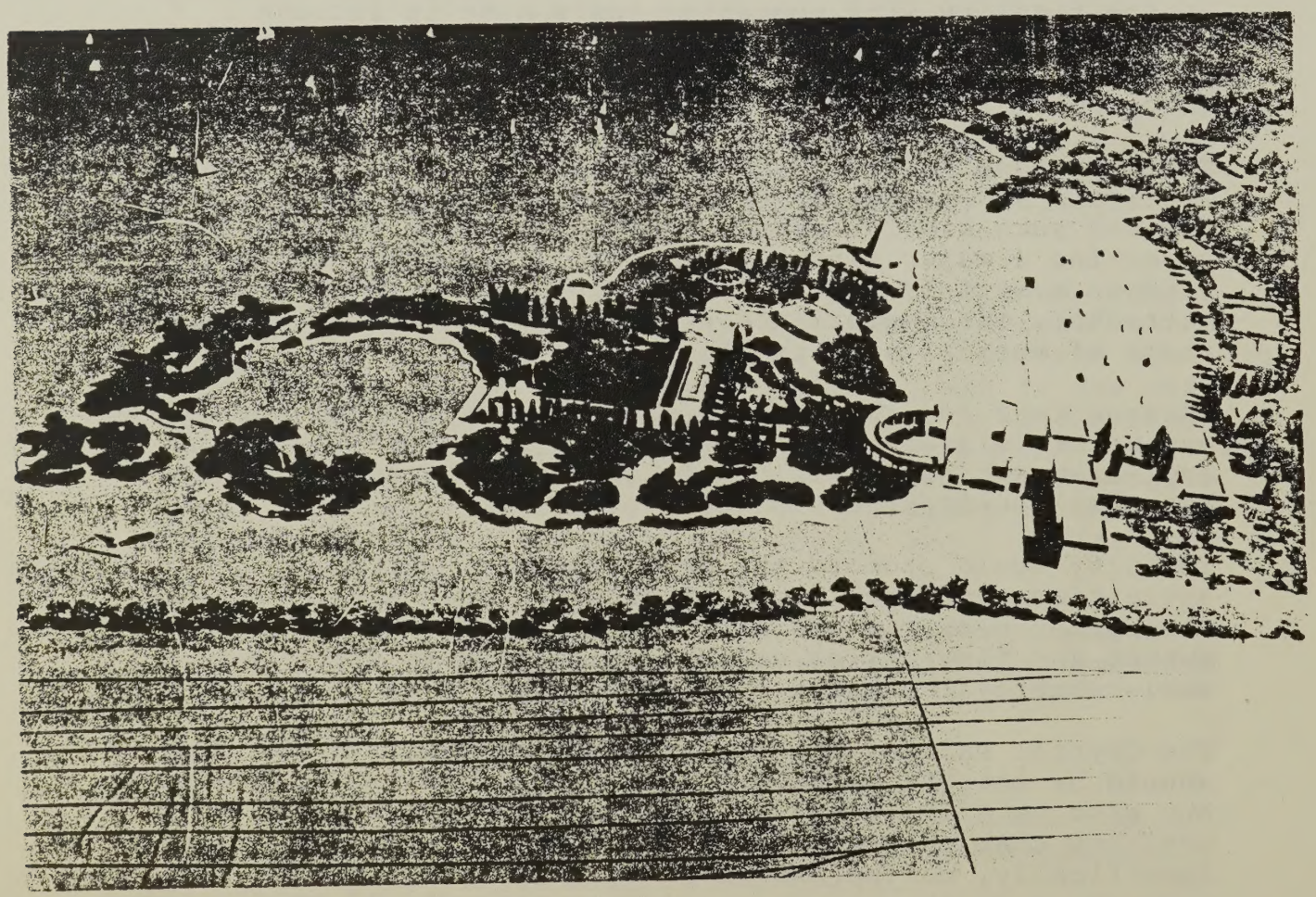


FIG. 4.2: Model of the Waterfront Park Master Plan

## 4.3 Environmental Assessment

In 1987 May, the Minister of the Environment requested the City of Hamilton to prepare a full environmental assessment of the impacts of the proposed Waterfront Master Plan. The Environmental Assessment Process is set up to ensure that for large projects, appropriate planning guidelines are followed and that safeguards are in place to protect the natural, physical and social environment. Of prime importance is the need to show that all the environmental impacts of the project have been evaluated and they can be successfully mitigated. Failing mitigation it must be shown they can be minimized to a point where the value of the project outweighs the remaining impacts.

The City has retained B.A.R. Environmental Research to prepare the Environmental Assessment document. Actual construction cannot begin on any part of the project until all environmental approvals have been received. It is anticipated that document submission to the Minister of the Environment will be in late 1988, with a Minister's decision to proceed shortly thereafter.

It is estimated that the preparation of the document will cost approximately $240,000.

## 4.4 Industrial Waste Management

Soil tests conducted on the site in 1985 concluded that portions of the fill used to create land was classified as hazardous according to Ministry of the Environment guidelines. Further it was determined that this material must be removed and excavated sites capped with clay before any redevelopment by the City could proceed. In the fall/winter months of 1986, considerable excavation took place removing large pockets of flue dust deposited throughout the site. Further, work was halted in order that additional exploratory testing could be conducted to better determine the balance of hazardous material remaining that had to be removed. It is expected that the remaining excavation will be completed in the spring of 1988 with public access being permitted on the site by the fall of 1988. Approximately $600,000 has been expended on the removal process to date.

Fig. 4.3: View of the Island and Pier 4 Park as it exists today

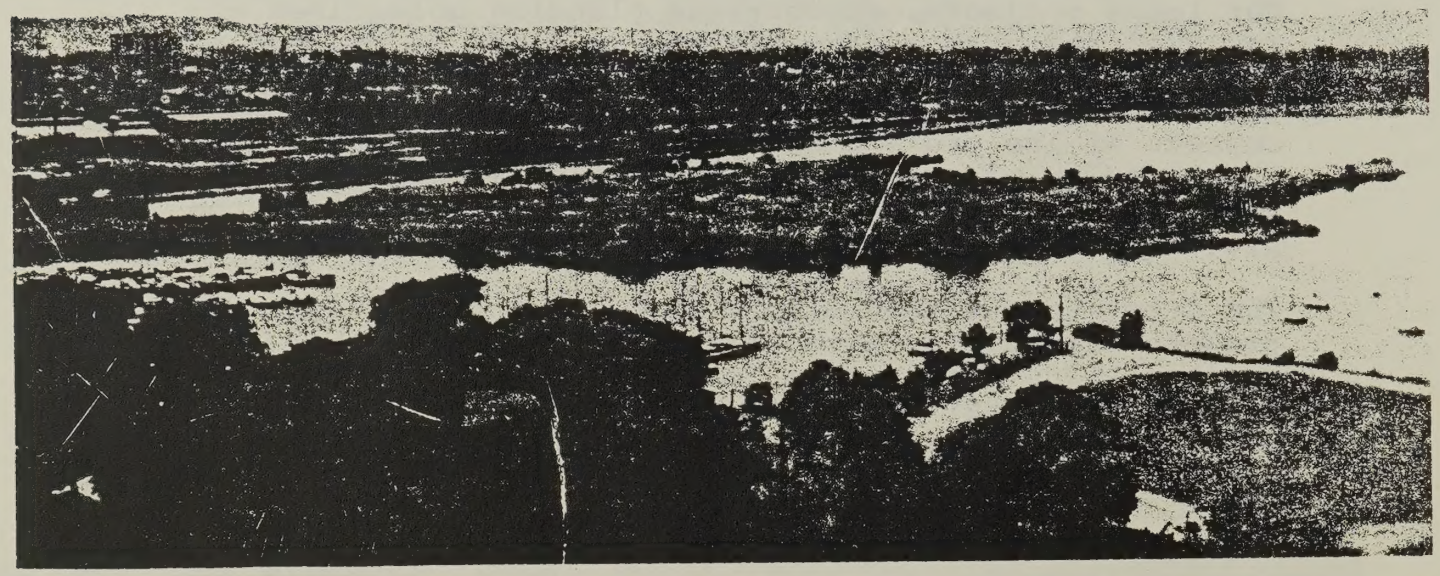
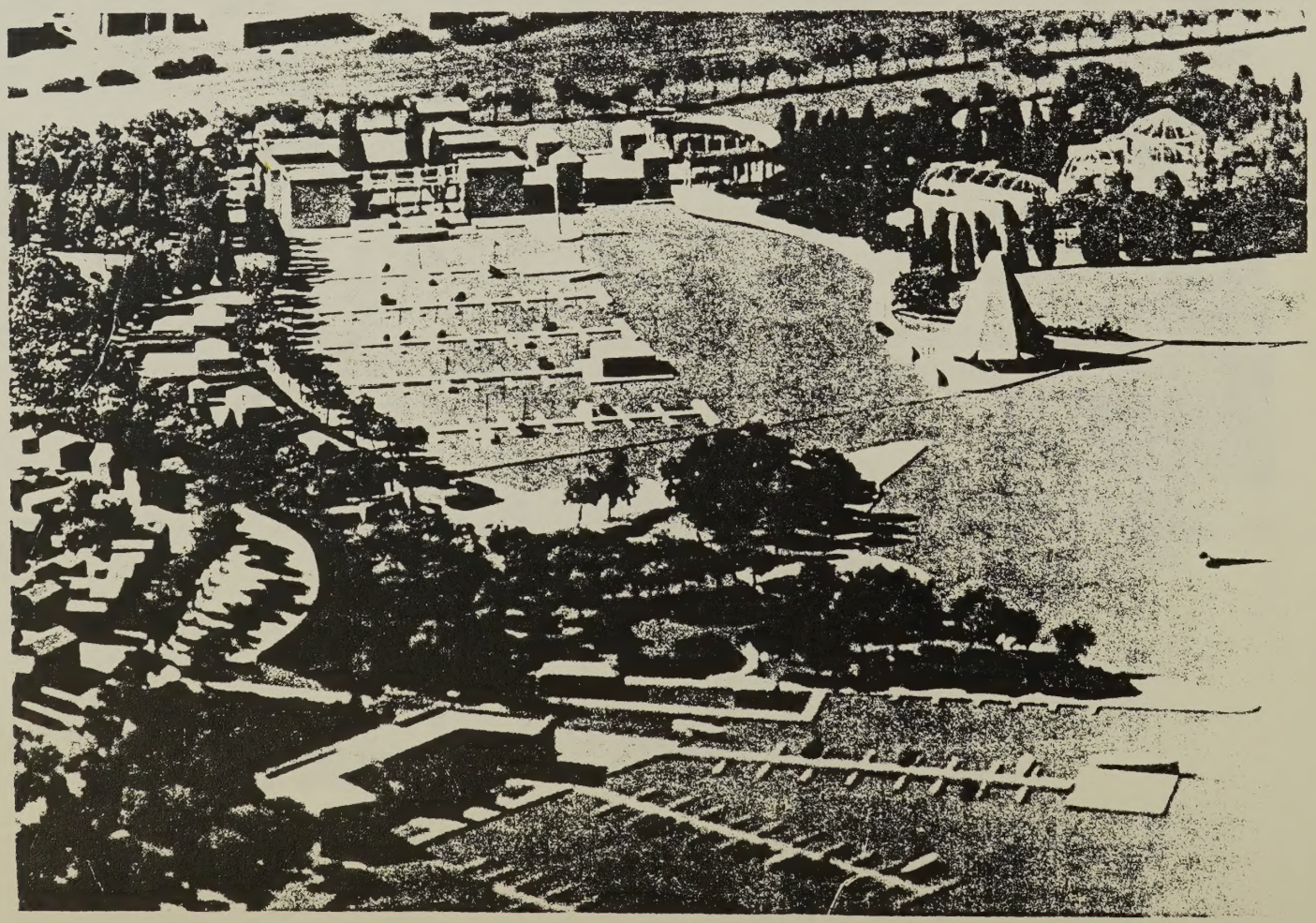


Fig. 4.4: View of proposed Island and Marina (Model)



## 4.5 Conclusion

The Hamilton Waterfront development proposal has been identified in the 1986 Tourism Development Strategy for the Region of Hamilton-Wentworth by **Peter Barnard Associates** as having an extremely important role to play. In addition to the obvious benefits this redevelopment presents for the area residents, it is cited as having the potential to meet several major needs which are not currently satisfied. It will provide an exciting and intriguing point of interest on the waterfront skyline. This is particularly important in reference to highway traffic crossing the Burlington Skyway Bridge by creating a people place on Hamilton Bay. The project will provide as well tour boat operation throughout the summer, be a physical link for visitors between the Royal Botanical Gardens and the City, be a physical link between Dundurn Castle and the waterfront, and be the focus for entertainment and recreation along the waterfront.

Although the initial implementation of the waterfront programme requires significant public sector capital funding, the tourism elements of the programme could be funded in part by the private sector. In particular, the operation of a tour boat ride, the leasing and operation of shops and restaurants, and the user fees generated by possible marina, and entertainment-related activities would all generate direct revenues in addition to the expenditures made by the future visitors to the area.

The Hamilton waterfront project is a major opportunity for Hamilton on many fronts. It will enable the public to return to the beautiful and natural part of their community for recreational enjoyment. It will broaden the economic base for the City and at the same time offer a different image of what Hamilton is all about to its citizens and the citizens beyond its boundaries. Once completed, it truly will be for Hamilton, the "jewel in the crown".

# 5

## 5.2 Housing Production

The Municipal Non-Profit Housing Corporation,in its two-year existence, has achieved a number of very positive results. It now lists within its portfolio 182 family housing units built and occupied, with another 47 units under construction. Recent announcements by the Province provide another 65 housing units as part of the 1988 housing allocation for Hamilton, with a further 27 units on the reserve list if additional units become available later in the year.

All projects contain a mixture of rent geared-to-income and market rent units for families, including units for the handicapped. Property management and rental administration is provided by Hamilton East Kiwanis Non-Profit Homes Inc., under the terms of a management agreement with the Non-Profit Corporation.

Projects built to date include:

1) 772 Upper Paradise Road - a 47 unit townhouse complex on the west mountain completed in 1986 at a cost of $2.8 million.

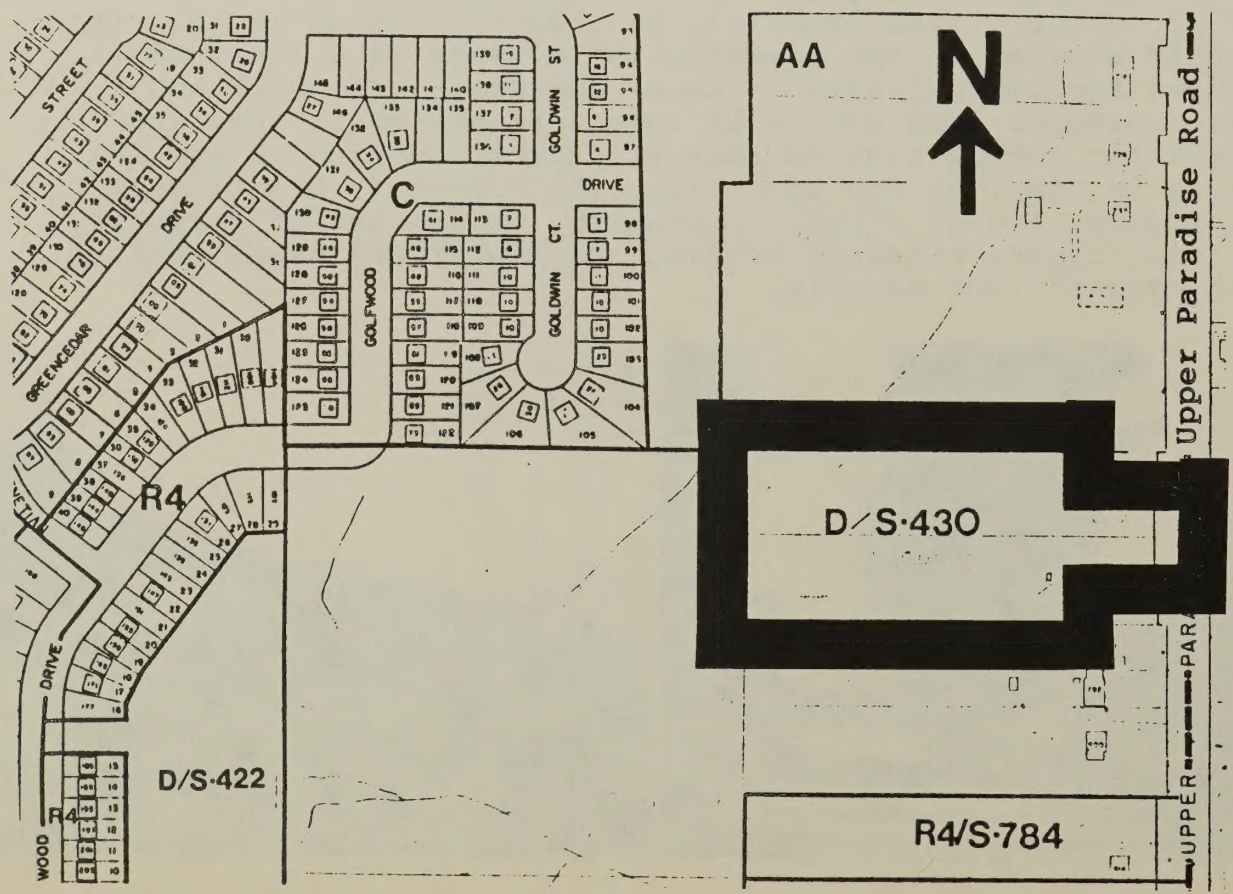



Fig. 5.3: 772 Upper Paradise Road

2) 580 Limeridge Road East - a 65 unit townhouse complex near Limeridge Mall. Completed in December 1987 at a total cost of $4 million.

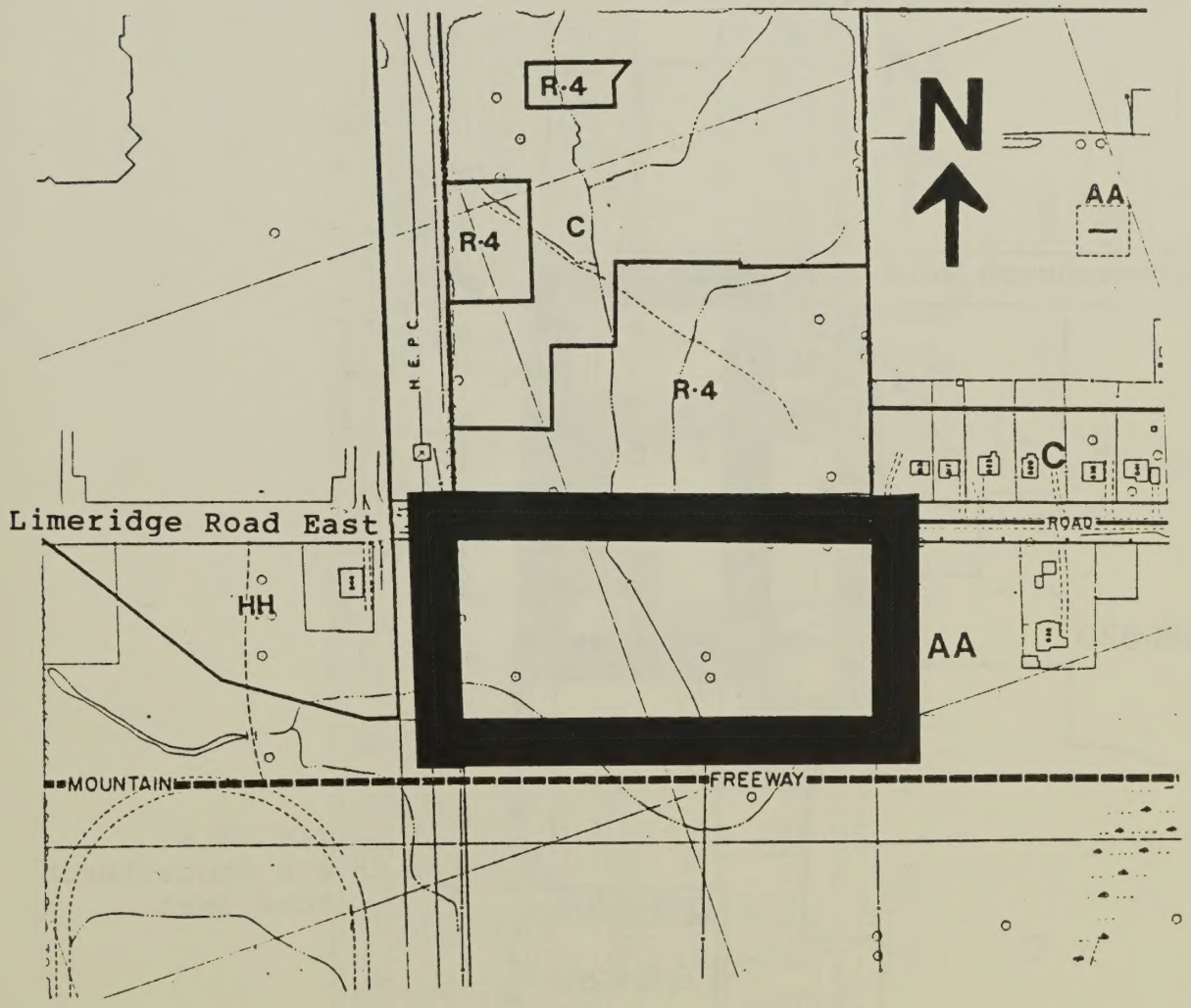



Fig. 5.4: 580 Limeridge Road East

3) 470 Stonechurch Road East - a 70 unit townhouse complex in a newly developing area of the south mountain. Total project cost is $4.4 million.

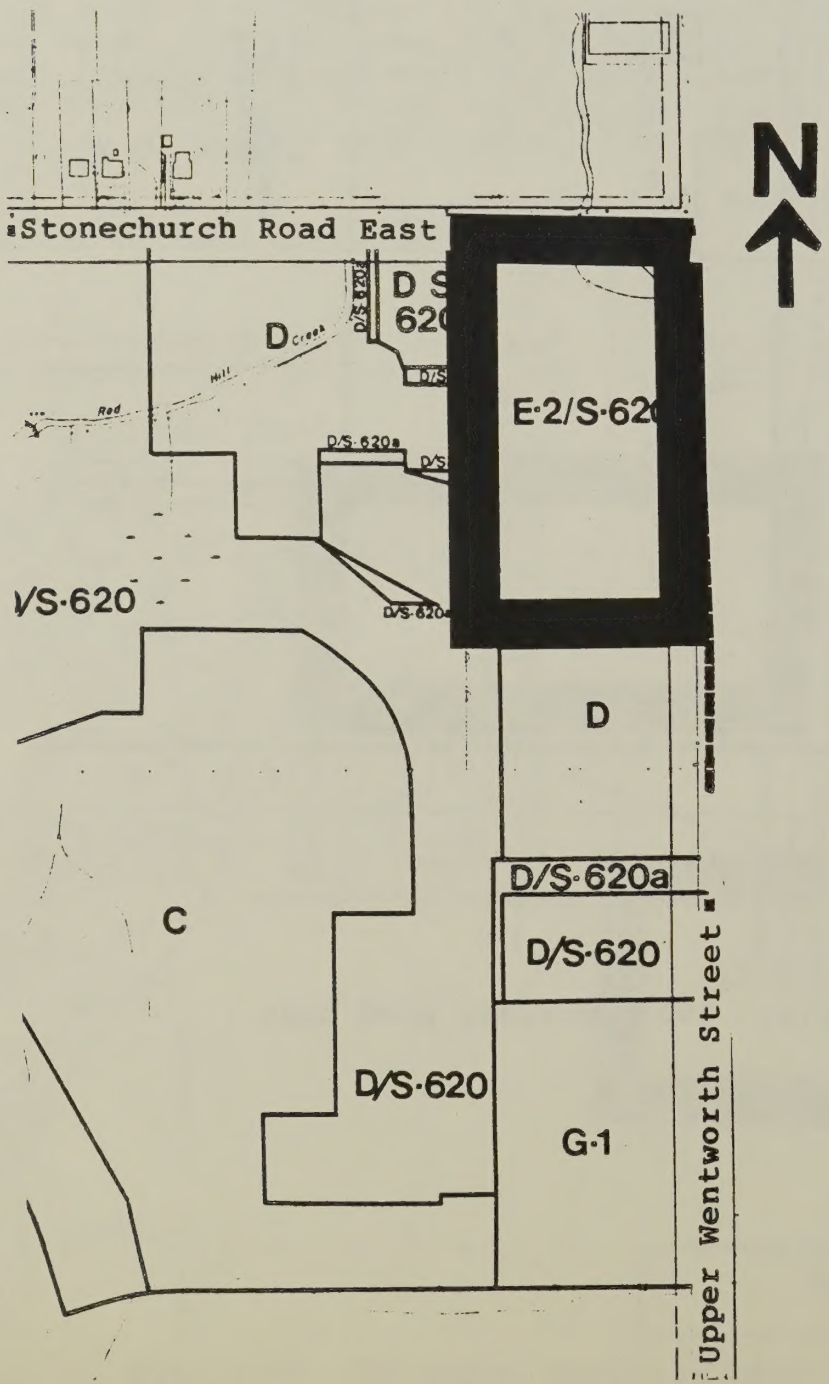



Fig. 5.5:
470 Stonechurch
Road East

Projects under construction include:

1) Wentworth Street School at 75 Wentworth Street North - a 47 unit project consisting of 37 apartment units in the converted school building and 10 townhouses on the adjacent school property. Total project cost is $3.4 million.

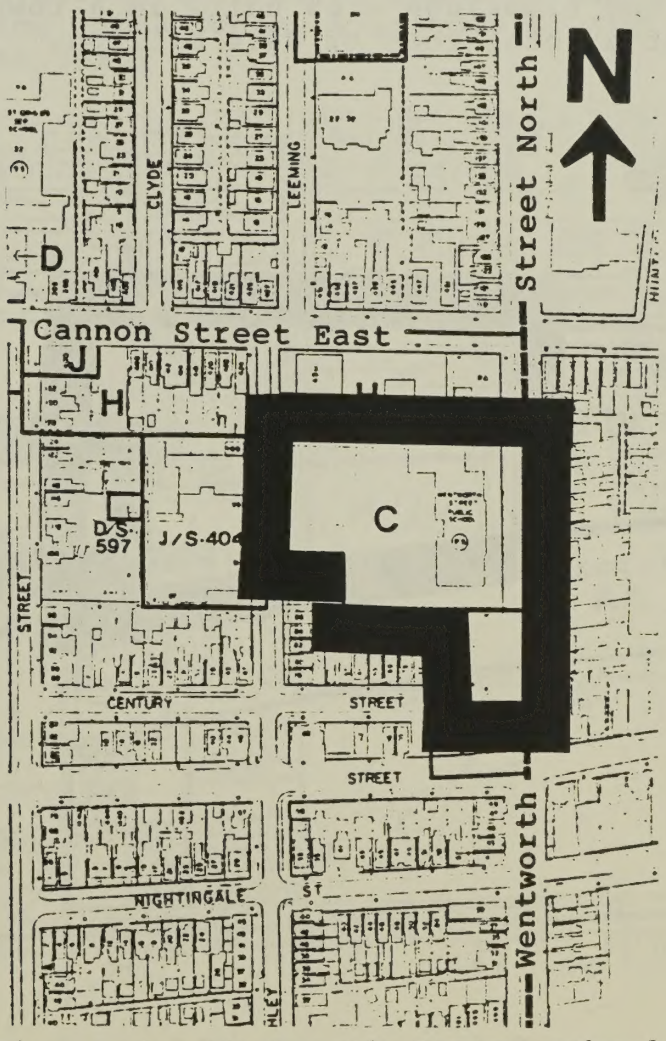



Fig. 5.6: Wentworth Street School
75 Wentworth Street North

Projects planned for 1988 include:

1) Upper Ottawa and Limeridge - 65 units in a townhouse complex to be built at a total cost of $4.4 million.

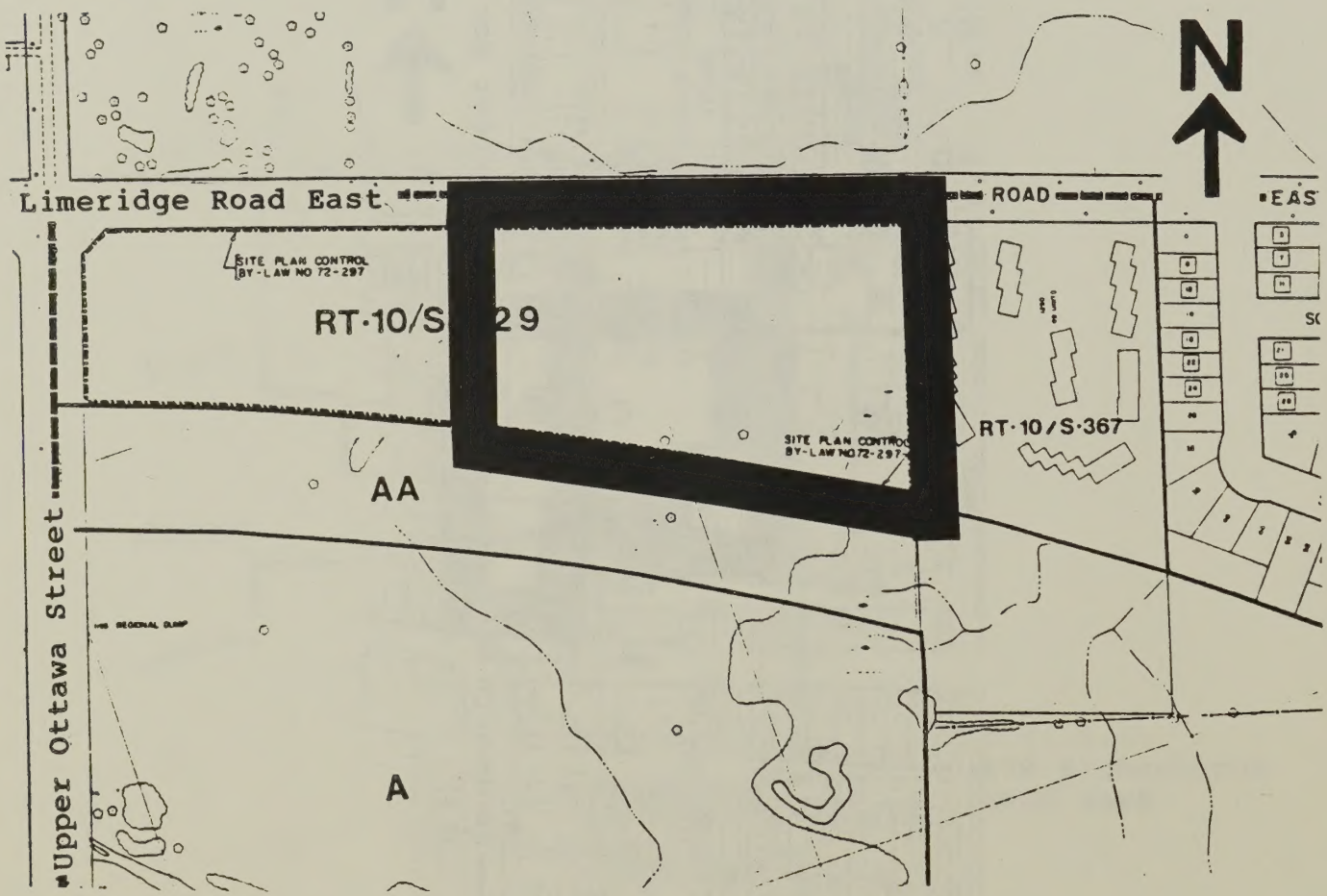



Fig. 5.7: Upper Ottawa and Limeridge

2) 1781 King Street East - 27 family housing units in a walk-up apartment on an infill site fronting on King Street East, near Kenilworth Avenue. Total project cost will be approximately $2 million. This project is on the Ministry of Housing reserve list with development to proceed if additional housing units become available to the Hamilton area later in the year.

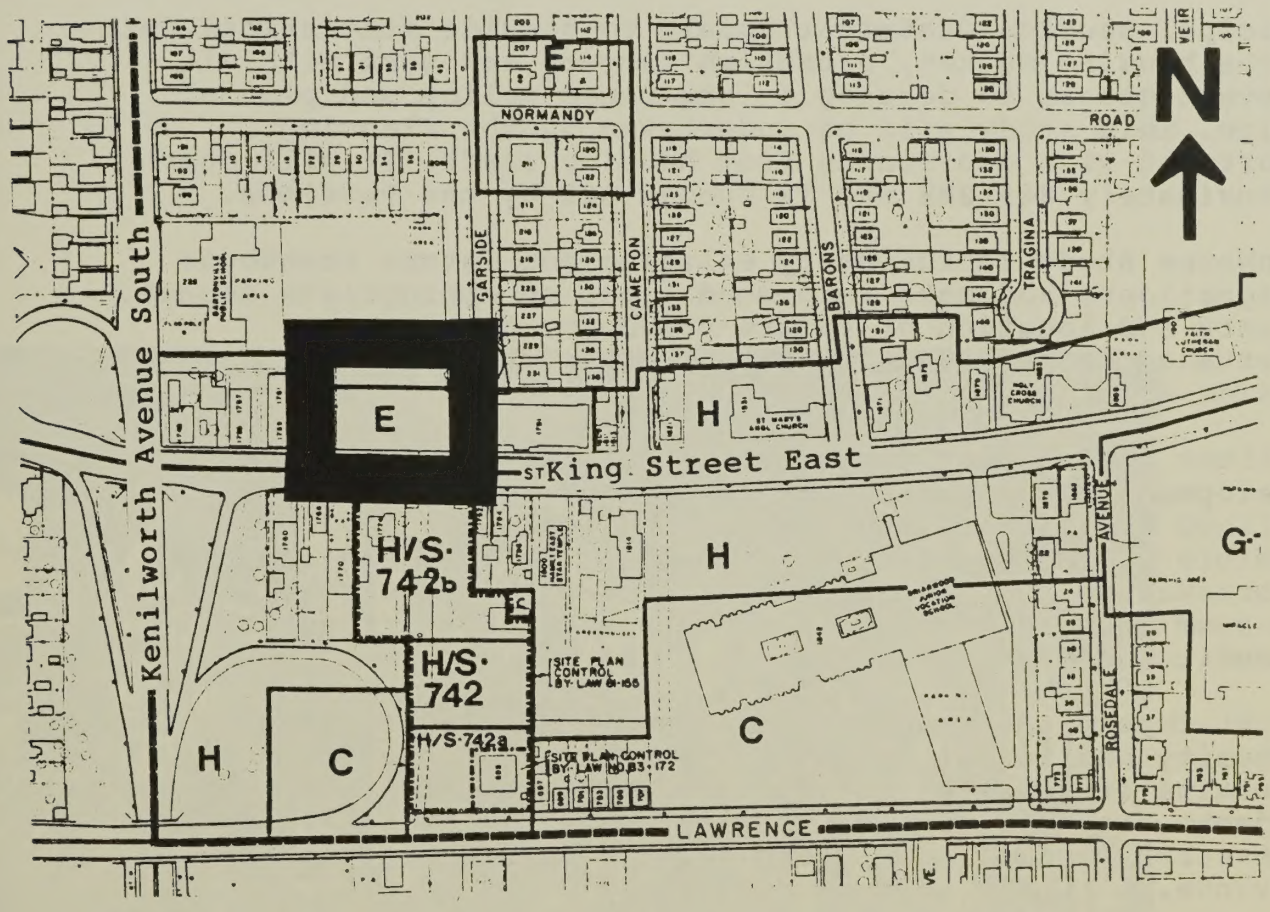



Fig. 5.8: 1781 King Street East

## 5.3 Research

In addition of the management and co-ordination of housing development, housing staff are involved either directly or indirectly with research around housing issues, needs and initiatives.

Several studies are currently underway which will assist the Non-Profit Corporation to better address the current housing issues in the City such as need, affordability, optimum location, incentives, and community acceptance. These studies include:

1. Municipal Housing Statement Update to provide statistical data on the housing market, establish targets and work with all relevant groups to develop a long-range policy and plan of action. This study will be undertaken by the Planning Department with assistance from housing staff. It will cost approximately $45,000 and is funded 50% by the Province.

2. Townhouse Study to inventory existing and future townhouse designations, and make recommendations on appropriate amount, density and location of future townhouse development. Undertaken by the Planning Department with assistance from housing staff.

3. Hamilton Development Incentives Programme to facilitate development on an experimental basis of vacant or under-utilized civic lands subject to conditions. It may be possible to include non-profit housing in the development. Undertaken by the Planning Department with assistance of a sub-committee consisting of members of the Department of Community Development.

4. Social Impact Assessment of Non-Profit Housing to investigate community and tenant attitudes to non-profit housing and determine if there are differences between different types of projects, locations, etc. undertaken by the Social Planning & Research Council and funded jointly by the City and the Province.

5. Long-Range Social Housing Planning Programme undertaken by housing staff based on the results of the Townhouse Study, the Housing Statement Update and relevant issues and concerns. To be completed in 1988.

## 5.4 Conclusion

With the benefit in ongoing research on housing need, optimum locations, target groups and housing initiatives in other areas could be tailored to Hamilton's situation. The City's Municipal Non-Profit Housing Programme will continue to help meet the need for affordable rental housing in the city.

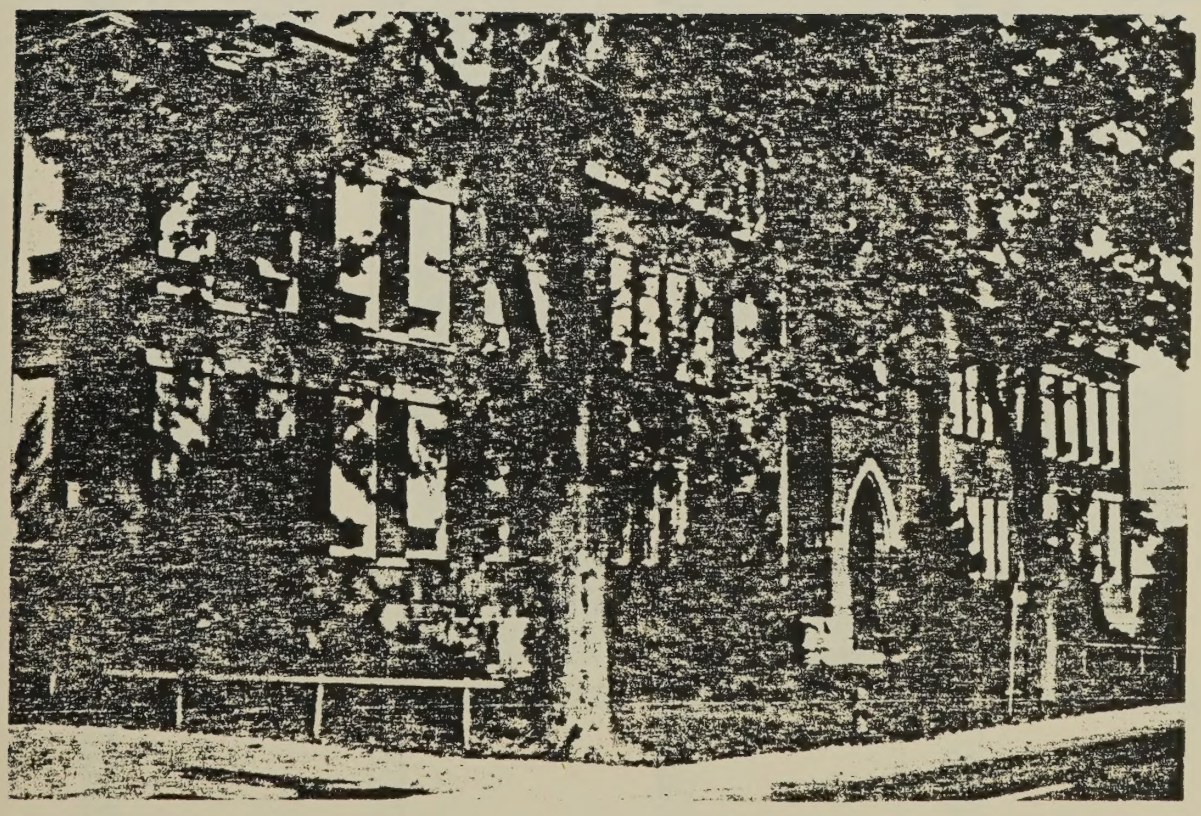


Fig. 5.9: 75 Wentworth Street North

# 6



ADMINISTRATION

# 6. ADMINISTRATION

## 6.1 Introduction

The Department of Community Development's major focus is to plan for, and implement community/housing renewal programmes and activities within the City of Hamilton as well as the Waterfront Development and the Municipal Non-Profit (Hamilton) Housing Corporation.

Since its inception in 1972 the Department has taken advantage of approximately $157,500,000 million dollars in senior government loans and grants and government insured mortgages for the provision of housing, enhancement and improvement of neighbourhoods and social and recreational amenities throughout the City.

The Department is divided into four (4) distinct areas of administration based on the nature of the government programmes and funding available. These areas include: Community Renewal, Housing Loans, the Hamilton Waterfront Project and Municipal Non-Profit Housing Corporation.

The following outlines the administration process for each section of the Department.

## 6.2 Department Positions

### 6.2.1. Director

The Director of Community Development oversees the overall operation of the Department and ensures that the goals of the Municipality are manifested in the programmes administered by the Department. The Director is also responsible for formation and justification of the Departments capital and current budget. The Director reports directly to the Planning and Development Committee and City Council.

### 6.2.2 Community Renewal Section

Implementation of such a diversity of redevelopment projects and B.I.A. designations require a well directed team approach. Under the leadership of the Director of Community Development, the Co-ordinator of Community Renewal works closely with two "front-line" Community Renewal Officers who are directly responsible for project implementation. Together with the assistance of at least one member of the administrative staff, they plan and co-ordinate the responsibilities of the Community Renewal Section.

To this end, Community Renewal staff report through a variety of committees to City Council as follows:

**Downtown Hamilton Action Plan**

Reports flow through the Downtown Action Plan Co-ordinating Committee to the Planning and Development Committee or directly to the Planning and Development Committee.

**Ontario Neighbourhood Improvement Programmes and Programme for Renewal, Improvement, Development and Economic Revitalization**

Reports flow either from the Department directly or through the Neighbourhood Citizens' Advisory Committee to the Planning and Development Committee and to the Parks and Recreation Committee.

**Business Improvement Area Administration**

Normally flows directly through the Planning and Development Committee but often-times will be steered towards various sub or ad-hoc committees for a recomendation or opinion prior to this.

### 6.2.3 Housing Loans Section

The Housing Loans section is administered by the Co-ordinator of Housing Loans and two Housing Loans Officers, as well as secretarial support staff.

The principle duties of the Housing Loans Officers are to determine applicant eligibility and process these applications under the rehabilitation programmes; this requires extensive involvement with applicants, city officials and contractors. At present, one officer handles homeowner applications while the other concentrates on landlord applications.

The Co-ordinator of Housing Loans handles major disputes and all intergovernmental liaison. The Department acts as agent for delivery of several of the programmes and frequent contact with several provincial ministries, as well as Canada Mortgage and Housing Corporation, is required. The Co-ordinator also prepares reports and recommendations on all loan programmes for the Planning and Development Committee and City Council.

### 6.2.4 Hamilton Waterfront Project

A Waterfront Park Citizens' Advisory Committee has been formed since 1984 to oversee the development of the Master Plan and recommend to Council positions on issues relating to the Waterfront Development. A Waterfront Project Co-ordinator, reporting to the Director of Community Development, oversees the entire process, co-ordinating the input and work of citizens, consultants, agencies and staff on the waterfront related issues. Staff of various departments may be called on from time to time to offer expert advice on particular areas of concern. Future management of the implementation of the plan and ultimate management of the completed project will be reviewed in 1988.

### 6.2.5 Municipal Non-Profit Housing Corporation

The Municipal Non-Profit (Hamilton) Housing Corporation is comprised of a President, Vice-President, Secretary, Treasurer and Board of Directors. The President is the Mayor. The Vice-President is an Alderman. The Secretary is a member of the Department of Community Development. The Treasurer is the City Treasurer. The Board of Directors is comprised of all members of City Council.

The General Manager is responsible for the day to day administration of the Corporation's affairs. The General Manager reports to the Director of Community Development. Real estate functions are handled by the Property Department of the City and accounting functions are handled byt he Treasury Department. An outside legal firm, Ross & McBride, is utilized for the Corporation's legal matters and property management is handled by Hamilton East Kiwanis Non-Profit Homes Inc. All decision making is the responsibility of the Board of Directors which meets once a month. An Executive Committee of the Board comprised of the President, Vice-President and one Alderman is also empowered to make decisions on behalf of the full Board.

### 6.2.6 Administrative Staff

The Department has five support staff. An Administrative Assistant who works for the Director and also supervises the administrative staff; an Administrative Assistant who works for the Waterfront Project and Municipal Non-Profit Housing Section; a Housing Loans Clerk who works for the Housing Loans Section; a Stenographer who works for the Community Renewal Section and a Receptionist.

The Organizational Chart (Fig. 6.1) outlines the staffing and reporting structure for the Department.

## 6.3 Intergovernmental Liason and Professional Affiliations

The Department of Community Development, as part of its mandate, maintains communication and interaction with a number of governmental and institutional associations dealing with the four areas of the Department.

The Association of Municipalities of Ontario (A.M.O.), provides a joint Municipal viewpoint in dealings with both the Federal and Provincial levels of Government. Through the deliberations of various committees - made up of both elected, and appointed Municipal officials - position papers are prepared for presentation to the A.M.O. Board of Directors. When adopted by the Board, the 'A.M.O. Reports' are presented, by the Directors, to the appropriate Minister or senior Ministry officials.

The Housing Loans Section and the Non-Profit Housing Corporation interacts continuously with the Canada Mortgge and Housing Corporation, and the Ministries of Housing, Health, Citizenship and Culture, on the various Federal and Provincial housing programmes. The Community Renewal Section deals closely with the Ministry of Municipal Affairs and the Heritage Canada Foundation on a number of Business Improvement Area and Neighbourhood Renewal related issues.

The Department has affiliations with the Canadian Institute of Planners, the Ontario Professional Planners Institute, the Canadian Association of Housing and Renewal Officials, the National Association of Housing and Redevelopment Officials (U.S.A.), and other professional associations involved with community issues and practices.

The Department of Community Development presently serves as Co-Chairman on the Housing Programmes Committee of the Association of Municipalities of Ontario, thereby providing this Municipality's expertise, and point of view, respecting those housing, and housing related programmes administered by the Department on behalf of City Council.

## 6.4 Summary

As noted, there are several different sections which make up the Department of Community Development. On the surface there appears to be no common thread, but in actual fact, they are all inter-related. These programmes relate to either Municipal Housing, new or existing, and geared to low and moderate income groups as well as redevelopment programmes affecting older neighbourhoods, be they residential or commercial.

All the programmes, either directly or indirectly, effect both the Federal and Provincial Government and usually substantial subsidies are provided to the municipality in order to implement the various programmes. This is not to minimize the Municipal commitment to these programmes, but to point out the common denominators.

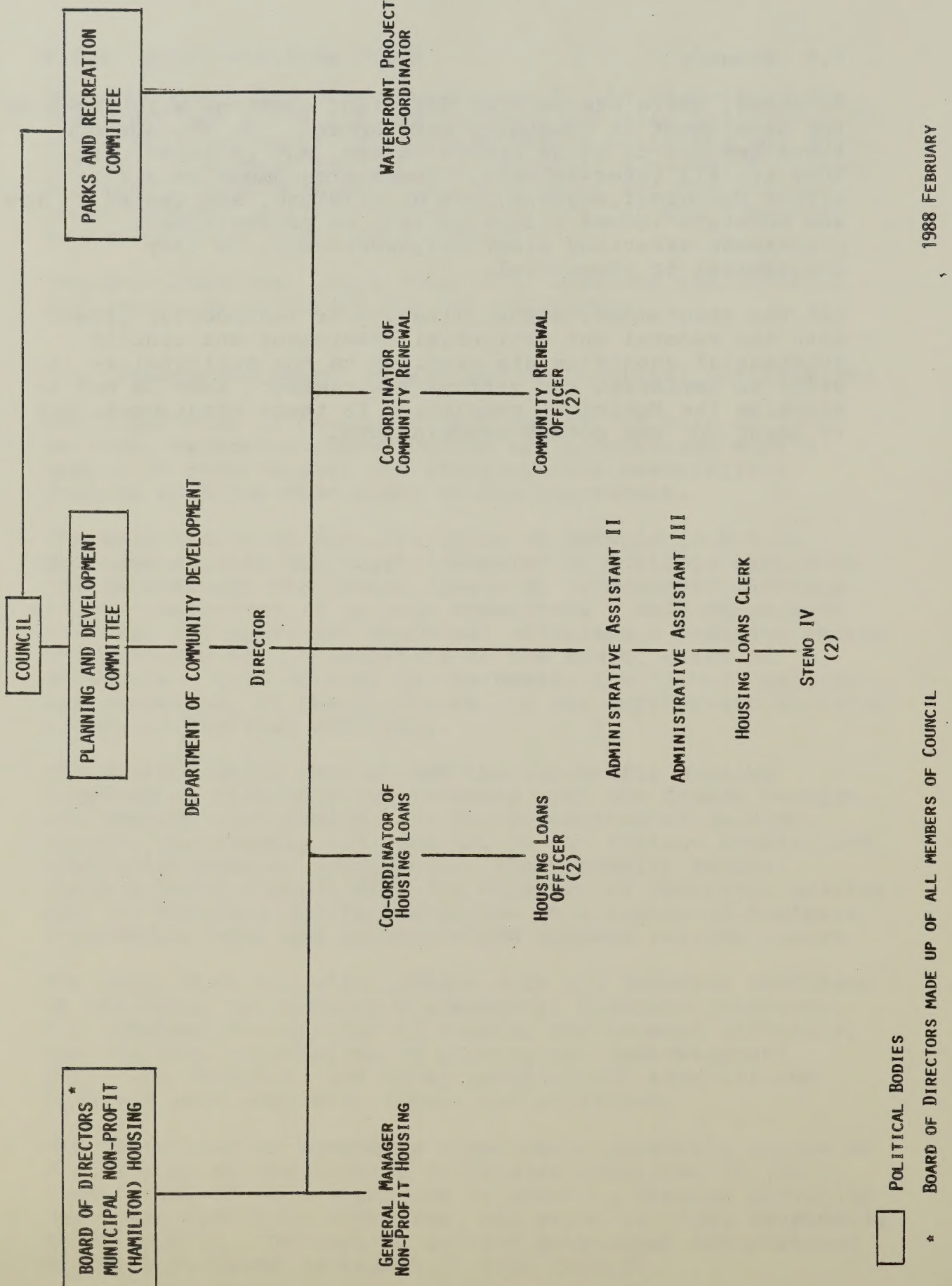



Fig. 6.1: Department of Community Development Staff Chart

TABLE "A":

BUSINESS IMPROVEMENT AREA STATISTICS

| Business Improvement Area | Chairman/ Address | No. of Members | 1987 Budget | 1988 Budget | Year Established | | |
|---|---|---|---|---|---|---|---|
| | | | | | Year | Staff Contact/ Telephone No: | Aldermen |
| Downtown Promenade | B. Massey<br>Royal Connaught Hotel<br>527-5071<br>(Ext: 6523) | 263 | $140,625 | $198,363 | '82 | G. Etele<br>523-1646 | V. Agro<br>W. McCulloch |
| International Village | G. Thompson<br>G.W. Thompson Jewellers<br>525-9448 | 106 | $ 70,300 | $ 70,000 | '75 | J. Rotterman<br>522-5459 | V. Agro<br>W. McCulloch |
| Ottawa Street | T. Culshaw<br>A&B Catering<br>549-7150 | 193 | $ 99,000 | $ 85,000 | '85 | D. Morris<br>545-7150 | P. Valeriano<br>G. Copps<br>B. Hinkley<br>D. Christopherson |
| Westdale Village | R. Fazakas<br>Lawyer<br>528-8666 | 82 | $ 15,000 | $ 15,000 | '85 | R. Lahie<br>529-6642 | M. Kiss<br>T. Cooke |
| Concession Street | R. Somerville<br>Lockhart's Ladies Wear<br>383-2822 | 101 | $ 13,200 | $ 16,400 | '85 | | J. Gallagher<br>H. Merling |
| Jamesville | S. Leon<br>Irvings Famous Clothes Ltd.<br>522-7381 | 195 | $ 49,000 | $ 25,000 | '85 | L. Hunter<br>521-1847 | V. Agro<br>W. McCulloch |
| Barton General (Barton Street East #1) | K. Cody<br>Cody's Wallcoverings<br>527-9161 | 86 | $ nil | $ 6,000 | '87 | | P. Valeriano<br>B. Hinkley |

TABLE A

# Housing Loan and Grant Programme Review

| | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | Totals |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **CHIP** | | | | | | | | | | | | | | | |
| Prelim. Applications | 100 | 691 | 374 | 211 | 271 | 193 | 161 | 175 | 151 | 92 | 92 | 128 | 229 | 74 | 2942 |
| Final Applications | 3 | 246 | 327 | 164 | 165 | 148 | 85 | 93 | 90 | 67 | 42 | 48 | 63 | 25 | 1566 |
| Total Loans | $5,250 | 815,092 | 1,028,025 | 559,973 | 516,084 | 551,272 | 335,340 | 363,732 | 318,263 | 279,706 | 102,053 | 207,321 | 250,420 | 125,206 | 5,457,737 |
| Avg. Loan Amount | 1,750 | 3,313 | 3,144 | 3,414 | 3,128 | 3,725 | 3,945 | 3,911 | 3,536 | 4,175 | 2,430 | 4,319 | 3,975 | 5,008 | 3,485 |
| **RRAP** | | | | | | | | | | | | | | | |
| Prelim. Applications | 105 | 239 | 174 | 127 | 218 | 119 | 211 | 244 | 492 | 196 | 245 | 131 | 41 | 180 | 2722 |
| Final Applications | 35 | 78 | 110 | 62 | 104 | 74 | 93 | 87 | 107 | 219 | 221 | 194 | 29 | 60 | 1,473 |
| Total Loans | $115,454 | 250,992 | 538,701 | 258,556 | 424,671 | 327,482 | 354,367 | 334,830 | 442,316 | 1,081,079 | 743,750 | 642,883 | 229,861 | 369,124 | 6,114,066 |
| Avg. Loan Amount (units) | 3,299 | 3,218 | 4,897 | 4,170 | 4,083 | 4,425 | 3,810 | 3,849 | 4,134 | 4,936 | 3,365 | 3,314 | 7,926 | 6,152 | 4,151 |
| **RRAP/E** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | — | — | 14 | 21 | 35 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | — | 0 | 7 | 7 |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | — | 0 | 144,735 | 144,735 |
| Avg. Loan Amount | — | — | — | — | — | — | — | — | — | — | — | — | 0 | 20,676 | 20,676 |
| **DISABLED-CHIP** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | * 74 applications transferred from HANDICAP and added to total | | | | | | — | — | — | — | 81 | *155 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | — | — | 9 | 9 |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | — | — | 93,580 | 93,580 |
| Avg. Loan Amount | — | — | — | — | — | — | — | — | — | — | — | — | — | 10,398 | 10,398 |
| **HRP** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | 44 | 79 | 30 | 22 | 45 | 25 | 16 | 26 | 22 | 33 | 342 |
| Final Applications | — | — | — | — | 13 | 26 | 21 | 4 | 9 | 9 | 4 | 6 | 5 | 1 | 98 |
| Total Loans | 0 | 0 | 0 | 0 | $68,312 | 118,029 | 75,275 | 23,299 | 43,544 | 41,432 | 12,451 | 31,458 | 35,994 | 7,290 | 457,084 |
| Avg. Loan Amount | — | — | — | — | 5,255 | 4,540 | 3,585 | 5,825 | 4,838 | 4,604 | 3,113 | 5,243 | 7,198 | 7,290 | 4,664 |
| **HANDICAP** | | | | | | | | | | | | | | | |
| Prelim. Applications | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 18 | 14 | 14 | 22 | See DISABLED-CHIP | * |
| Final Applications | — | — | — | — | — | — | — | — | 6 | 11 | 14 | 2 | 3 | | 28 |
| Total Loans | — | — | — | — | — | — | — | — | $23,296 | 26,186 | 63,841 | 4,255 | 11,790 | | 129,368 |
| Avg. Loan Amount | — | — | — | — | — | — | — | — | 3,883 | 2,381 | 4,560 | 2,128 | 3,930 | | 4,620 |
| **HERITAGE** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | 32 | 17 | 2 | 3 | 54 |
| Units Completed | — | — | — | — | — | — | — | — | — | — | 2 | 6 | 3 | 4 | 15 |
| Designated Property Grants | | — | — | — | — | — | — | — | — | — | $3,600 | 9,204 | 6,000 | 25,370 | 44,174 |
| Heritage Trust Loans | — | — | — | — | — | — | — | — | — | — | 0 | 0 | 15,000 | 20,150 | 35,150 |
| **2ND LEVEL LODGING HOMES** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | — | — | 14 | 3 | 17 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | — | 4 | 3 | 7 |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | — | $64,436 | 84,826 | 149,262 |
| Avg. Loan Amount | — | — | — | — | — | — | — | — | — | — | — | — | 16,109 | 28,275 | 21,323 |
| **PROVINCIAL LOW-RISE** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | — | — | 145 | 69 | 214 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | — | 12(231 units) | 34(490u) | 46(721u) |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | — | $1,138,646 | 2,084,016 | 3,222,662 |
| Avg. Loan Amount/Unit | — | — | — | — | — | — | — | — | — | — | — | — | 4,929 | 4,253 | 4,470 |
| **TEMPTE** | | | | | | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | — | 42 | — | — | 42 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | 40 | — | — | 40 |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | $126,336 | — | — | 126,336 |
| Avg. Loan Amount | — | — | — | — | — | — | — | — | — | — | — | 3,158 | — | — | 3,158 |
| **DEMONSTRATION PROGRAMMES** | (Add-A-Unit) | | (Conserve A Unit) | (CHIP - Rental) | Done at the behest of the Provincial Government at different times | | | | | | | | | | |
| Prelim. Applications | — | — | — | — | — | — | — | — | — | — | — | — | — | — | 190 |
| Final Applications | — | — | — | — | — | — | — | — | — | — | — | — | — | — | 53 |
| Total Loans | — | — | — | — | — | — | — | — | — | — | — | — | — | — | $628,917 |
| **OVERALL TOTALS** | | | | | | | | | | | | | | | |
| Prelim. Applications | 205 | 930 | 548 | 338 | 533 | 391 | 402 | 441 | 709 | 331 | 399 | 486 | 489 | 464 | 6,713 |
| Final Applications | 38 | 324 | 437 | 226 | 313 | 248 | 199 | 184 | 212 | 306 | 283 | 296 | 119 | 143 | 3,289 |
| Total Loans | $120,704 | $1,066,084 | $1,566,726 | $818,529 | $1,009,067 | $996,783 | $764,982 | $721,861 | $827,419 | $1,428,403 | $925,695 | $1,021,457 | $1,752,147 | $2,954,297 | $16,603,071 |

TABLE B

HAMILTON PUBLIC LIBRARY
3 2022 21335703 7